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**ESTABLISHING LEGACIES: A STUDY OF IMMIGRANT HOMEOWNERSHIP IN**

**THE UNITED STATES**

A Dissertation in

Sociology and Demography

by

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## ABSTRACT

This dissertation focuses on the intersection of homeownership and immigrant assimilation. Homeownership is emphasized because of its importance in establishing positive legacies crucial to social mobility of subsequent generations. The dissertation addresses three questions related to immigrant homeownership. First, how are immigrants and subsequent generations faring in the transition to first-time homeownership? Second, how does immigrant homeowner attainment differ in non-traditional settlement areas commonly described as “new destinations?” Lastly, how does immigrant homeownership influence immigrant children’s educational attainment?

The dissertation consists of three substantive studies. The first is a longitudinal analysis of the transition to first-time homeownership among a cohort of youths followed from 1979 to 2009 using the National Longitudinal Survey of Youth (NLSY, 1979). In particular, it examines ethno-generational group differences in first-time homeownership over an observation period that spans thirty years while testing theories of straight-line and segmented assimilation. The second study assesses patterns of immigrant homeownership in traditional and non-traditional settlement areas using data from the 2011 American Community Survey (ACS) to examine homeownership rates among foreign-born Mexicans, Salvadorans, and Guatemalans. The final study investigates whether homeownership influences social mobility among subsequent generations using data from the Children of Immigrants Longitudinal Study (CILS) to examine the educational attainment of a variety of immigrant groups from San Diego, California.

I find immigrant homeownership is shaped by a variety of factors beyond socioeconomic resources, including settlement area and life-course characteristics. In addition, racial and ethnic group variation in homeownership rates exists despite controlling for individual factors.

Furthermore, the inequalities in homeownership may influence the mobility of future generations as I found homeownership to have a positive influence on children's educational outcomes.

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## Chapter 1: Introduction

Homeownership is an important factor in studying the immigrant experience. It represents two significant features of immigrant assimilation and incorporation. Assimilation refers to the process by which immigrants become similar to the native population on a variety of socio-cultural and economic characteristics. Homeownership requires the accumulation of financial resources to undertake a large investment and also reflects a long-term commitment to life in the destination country (Haan, 2005). At the local level, homeownership promotes the formation of roots in particular neighborhoods. It provides property owners with an incentive to become engaged with co-residents to protect their investment because the value of a home is tied to neighborhood conditions (Clark, 2003). Homeownership has positive benefits for both the individual and community. Similarly, assimilation not only matters for the immigrant but also for society at large. The transition to homeownership is one way in which immigrants improve their own life-circumstance. Immigrant homeownership may also improve communities. Areas with higher rates of homeownership may benefit from more civic participation resulting in better neighborhood conditions or increased tax bases (Rohe et al., 2002).

In light of this, immigrant homeownership remains incompletely studied in the assimilation literature. This dissertation fills in gaps in the literature by focusing on the intersection of homeownership and immigrant assimilation. Homeownership is emphasized because of its importance in establishing positive legacies crucial to social mobility of subsequent generations. The study will address three questions related to immigrant homeownership. First, how are immigrants and subsequent generations faring in the transition to first-time homeownership? Second, how does immigrant homeowner attainment differ in non-

traditional settlement areas commonly described as “new destinations?” Finally, how does immigrant homeownership influence immigrant children’s educational attainment?

### *Homeownership*

Homeownership is a major aspect of the American ideology of success that emphasizes the importance of individual achievement and acquisition (Rohe et al., 2002). In a similar vein, Myers and Lee (1998: 594) claim that homeownership is a central component of the American Dream, which they define as “the promise of economic reward for hard work in a land of opportunity.” Consequently, homeownership has become a national policy goal. This goal is supported by the federal government through tax deductions for homeowners and policies that support low interest rates for home mortgages. Homeownership signals that immigrants are being socioeconomically and culturally incorporated into American society. It signals that they have bought into both a financial investment and cultural ethos. The transition to homeownership helps immigrants move towards stability (settlement) and economic incorporation (Alba and Logan, 1992).

Homeownership has long been a national policy goal because of its perceived benefits for the individual and larger community (Clark, 2003). There was considerable growth in rates of homeownership throughout the 1990s and earliest part of the 21<sup>st</sup> century. However, homeownership experienced difficult times in form of the sub-prime mortgage crisis during the decade. Homeowner rates reached their peak in 2005 (69.1%), but have fallen in each subsequent year to 65%<sup>1</sup>. Housing values peaked in the same year but have continued to increase in every quarter since 2009 (National Association of Realtors, 2013).

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<sup>1</sup> As of this draft, the Current Population Survey reports a 65.0% homeowner rate in the first quarter of 2013. See: <http://www.census.gov/housing/hvs/>

Despite these recent setbacks in the housing market, owning a home remains a desired goal. The recent National Housing Survey finds that over half of renters think that “owning makes more sense than renting when comparing both the financial and lifestyle benefits of each housing choice,” (Fannie Mae Foundation, 2013: 3). The survey also suggests that a majority of respondents believe they will become homeowners in the future. There are other signs that point to the centrality of homeownership in American society. Large retail stores devoted to home improvement and appliances, such as Lowes and Home Depot, have recently reported higher revenues due in part to positive housing market trends (Associated Press, 5/22/13).

Homeownership also has a large presence in the television industry. Home and Garden Television (HGTV), which includes shows related to home improvement and the housing search, reports ratings have increased over the recent years. These examples show that homeownership has spilled over from the housing market to retail and media markets.

Beyond being a part of the American ethos, homeownership provides numerous positive and tangible benefits. It is a better financial decision compared to renting in the long-term and may generate wealth in the future (Clark, 2003). Housing value appreciation is not the only financial benefit of owning a home. Homeowners also have access to home equity loans, a resource that can be used to fund a child’s education or whatever the household needs may be.

Homeownership provides benefits to one’s health as well. For example, Rohe et al. (2002) argue that the achievement of ownership results in personal satisfaction that leads to greater psychological and mental health. Owning a home can also have benefits for children’s behavior and outcomes. Green and White (1997) find lower teenage pregnancy rates among teens living in owned residences. The residential stability among homeowner households

protects children from the negative outcomes found among more transient households (Harkness and Newman, 2001).

The benefits of homeownership may not always be realized, especially among low-income households (Shlay, 2006). While more affluent households can use homeownership as a form of residential attainment to move to a better neighborhood, lower-income households may be limited in their neighborhood choice due to economic constraints and remain in impoverished areas. In addition, wealth accumulation through homeownership is more likely to occur for wealthy homeowners than lower-income families (Rohe et al., 2002).

### *Homeownership and Immigrant Assimilation*

Homeownership is important for the study of immigrant assimilation. It indicates that immigrants are laying permanent roots in the destination country instead of a temporary stay. In addition, homeownership marks the achievement of a large investment which is believed to provide financial and social benefits for both homeowners and their children. However, homeowner rates are not equal across racial and ethnic groups. According to the 2009-2011 American Community Survey, whites (73%) have the highest rates of homeownership followed by Asians (58%), Latinos (47%), and blacks (44%). Needless to say, this pattern is consistent with the relative economic standing of these groups.

Contemporary migration patterns, which include large numbers from Asia and Latin America, have increased racial and ethnic diversity in the United States (Passel, 2011). Specifically, the growth of the Latino population is spurred by not only immigration, but also by growth among the second and third generations through natural growth (fertility). Therefore, the assessment of immigrant outcomes and those of their children are important for future forecast of

the American population. These outcomes include educational attainment, income, and homeownership.

There are two primary perspectives that are used to explain immigrant outcomes. The *straight-line* perspective posits that assimilation occurs in a linear fashion. Immigrants' social and ethnic boundaries are believed to erode over time, either within the immigrant's lifetime or across subsequent generations (Alba and Nee, 2003). The erosion of these boundaries may include learning English, intermarriage, or living in an integrated neighborhood (Waters and Jimenez, 2005). For example, Alba et al. (2002) find that nearly two-thirds of third-generation Cubans and Mexicans report not being able to speak Spanish. Studies of residential segregation by nativity status commonly find native-born blacks, Asians and Latinos are more integrated with the native-born white population than their immigrant counterparts (Iceland, 2009). This finding of *spatial assimilation* suggests that the second and third generations are more willing to live outside of immigrant enclaves or may be more likely to have the financial resources to move to more integrated neighborhoods.

The straight-line perspective predicts the ability to afford a home increases with economic achievement across generations. Even if some immigrant groups arrive in the United States with low levels of education or few financial resources, this perspective maintains that children will fare better than their parents. Alba and Nee (2003) consider this to be the case with contemporary immigrants as they benefit from a variety of institutions believed to contribute to the social mobility of minority groups. For instance, affirmative action in higher education provides access to credentials and skills that can be used in the job market. The Civil Rights Act of 1964 introduced legislation that makes it illegal for employers to discriminate on the basis of race or ethnicity. The Fair Housing Act of 1968 prohibits housing discrimination on the basis of

race or ethnicity. This includes equal treatment in mortgage lending and knowing the availability of units for rent or sale. These institutional changes provide protection for contemporary immigrants as they attempt to improve their lives and realize socioeconomic success. As a result, ethnic and social boundaries may disappear as immigrants and subsequent generations are more integrated with the American mainstream.

The *segmented assimilation* perspective claims that not all immigrant groups experience assimilation in a linear fashion (Portes and Rumbaut, 2001). This perspective states that immigrant groups arrive with varying degrees of resources (financial and human capital) and may experience a different context of reception. The context of reception can refer to the different co-ethnic communities that immigrants enter. To illustrate, Filipino immigrants enter a co-ethnic community that is likely to be characterized by a professional class while Mexicans enter communities that are primarily working class (Portes and Rumbaut, 2001). As a result, children growing up in these communities may have different types of occupational aspirations and varying levels of social capital that can be accessed to achieve social mobility.

In addition to context of reception, the segmented perspective argues that race plays a factor in inhibiting linear assimilation<sup>2</sup>. Although language barriers may decline across generations, race is passed on to immigrant children. Because contemporary immigrant groups from Asia, Latin America, and Africa are considered to be non-white, they may experience unfavorable treatment from a predominately white society, unlike European immigrants in the

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<sup>2</sup> This relates to the ethnic/place stratification perspective which posits that social mobility among minorities is inhibited by racial and ethnic discrimination due to a group's place within the social hierarchy. Therefore, minorities may be unable to reach parity on a variety of factors, such as neighborhood attainment and homeownership, with the majority group despite gains in education and other socioeconomic resources.

early 20<sup>th</sup> century<sup>3</sup>. The segmented perspective also posits that deindustrialization and rise of the service sector economy has led to fewer opportunities for occupational mobility for workers in low-skill sectors. Consequently, immigrants who arrive with limited human capital may remain confined to low-wage work which could limit the resources available to their children (Waldinger and Lichter, 2003).

The two assimilation perspectives differ as to why variations in homeownership might exist across generations. The straight-line perspective claims group differences can be explained by socioeconomic and assimilation-related characteristics, such as time spent in the United States and English proficiency. The longer an immigrant lives in the United States, the more likely he/she is to establish roots by purchasing a home because he/she has the resources to do so and is less inclined to return to his/her native country. In addition, the accumulation of financial resources through educational and occupational attainment increases the likelihood of owning a home. The segmented perspective predicts that even after controlling for socioeconomic and assimilation variables, it may be possible for group differences in homeownership to remain significant. Some groups may be more likely to experience discrimination in the housing search or be limited to owning in unfavorable neighborhoods and decide not to pursue homeownership. Both perspectives provide a framework in which to examine various patterns and processes related to immigrant homeownership.

#### *Contributions to the Study of Immigrant Homeownership*

Although numerous studies examine immigrant homeownership, gaps in the literature remain. The majority rely on cross-sectional data. By examining generational and ethnic differences in homeownership at a specific point in time, cross-sectional studies may mask

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<sup>3</sup> However, Alba and Nee (2003) address this claim by pointing out that early Italian immigrants were largely seen as problematic upon their arrival yet still experience assimilation in a linear manner.



temporal components related to homeownership. Little is known about how long it takes immigrants to acquire homes and the factors that may influence that transition. Studies that compare immigrant homeowner rates at multiple cross-sectional observation points (i.e. 1990 vs. 2000) are limited because the experiences and life events in between are unaccounted for. Moreover, they may not account for immigrants who return to their homeland in calculating national averages.

Also, the geographic scope of immigrant homeownership studies ranges from those based on national samples to those based on samples from smaller areas such as cities (Painter et al., 2001; Burr et al., 2011). Studies that focus on only a few metropolitan areas primarily examine homeownership rates in traditional immigrant-receiving areas. Since 1980, the proportion of immigrants in traditional areas has decreased while the amount of immigrants in new destinations has substantially grown. The rise of immigration to non-traditional settlement areas is a reason to study housing tenure in new destinations in comparison to traditional ones, which has been largely absent in the literature.

This dissertation considers various ethnic and racial groups but has a primary focus on Mexicans. They are the nation's largest immigrant group with more than 12.5 million living in the United States (Passel, 2011). As the largest group, Mexicans provide insight to the assimilation prospects for contemporary immigrants (Telles and Ortiz, 2008). Currently, Mexicans have lower rates of educational attainment, higher rates of poverty, and lower income than the overall Latino and total population (Brown and Patten, 2013). The rise of the Mexican second and third generations will determine if these rates increase or remain stable.

The segmented perspective gives a more pessimistic forecast regarding Mexican assimilation. Mexicans' unfavorable context of reception and experiences with discrimination

inhibit future mobility (Portes and Rumbaut, 2001). On the other hand, the straight-line perspective predicts a more optimistic assimilation process for Mexicans. Mexicans will eventually reach parity to the native population just as earlier waves of immigrants did in the 20<sup>th</sup> century (Alba and Nee, 2003). This dissertation uses both perspectives on assimilation to examine the housing patterns of Mexican immigrants to gain a better understanding of this group's current and future social well-being.

Lastly, this dissertation addresses the gap on the influence of homeownership for immigrant children's educational attainment. Studies point to parental characteristics and family structure as mechanisms of assimilation among immigrant offspring, but few consider the role of homeownership in providing an advantage for educational attainment above and beyond these other factors. Despite the fact that other studies have found a positive association between homeownership and children's educational attainment, they have not explicitly focused on *immigrant* children or the second generation (Green and White, 1997; Haurin et al., 2002).

### *Overview*

This dissertation consists of three substantive chapters that are designed to close the aforementioned gaps in the literature. Chapter 2 is a longitudinal analysis of the transition to first-time homeownership among a cohort of youths followed from 1979 to 2009 using the National Longitudinal Survey of Youth (NLSY, 1979). This builds upon prior cross-sectional research by focusing on ethno-generational group differences in first-time homeownership over an observation period that spans thirty years. In particular, this chapter examines whether group differences remain after considering time-varying characteristics. The chapter tests theories of straight-line and segmented assimilation.

Chapter 3 assesses patterns of immigrant homeownership in traditional and non-traditional settlement areas. Studies on new destinations examine immigrants' wages, occupational attainment, education, and residential segregation, yet few consider housing tenure. Immigrant homeownership in new destinations is important because it may provide insight as to whether immigrants in these areas will decide to establish roots and remain long term. If immigrants in non-traditional places are less likely to be homeowners, there may be negative consequences for immigrant communities in these types of areas. Lower rates of immigrant homeownership in new destinations may be problematic for the formation of stable immigrant communities that could provide support networks for immigrants in these places. This chapter uses data from the 2011 American Community Survey to examine homeownership rates among foreign-born Mexicans, Salvadorans, and Guatemalans across different settlement areas.

Lastly, Chapter 4 investigates whether homeownership influences social mobility among subsequent generations. In particular, the study evaluates the impact of immigrant housing tenure on the educational attainment of the second generation. Numerous studies analyze the educational outcomes of immigrant children and subsequent generations, yet few consider the role of homeownership as a unique factor in educational achievement. Previous studies show that children's educational outcomes have a positive association with homeownership, particularly for low-income families (Harkness and Newman, 2003). This study uses the Children of Immigrants Longitudinal Study (CILS) to examine the educational attainment of a variety of immigrant groups from San Diego, California. Although limited in geographic scope, the CILS provides information from multiple observation points during respondents' adolescence, including housing tenure data, which is used to account for educational outcomes.

Altogether, the dissertation provides insight to immigrant trajectories into homeownership and housing tenure's consequences for future generations. It addresses an understudied area in the assimilation literature. Focusing on homeownership is important because it examines the immigrant commitment to remain in the country and signals the establishment of legacies that affect future generations.

Chapter 2:  
“Generational Differences in the Transition to Homeownership”

Introduction:

Since the 1960s, the racial and ethnic composition of the United States has changed due to shifts in immigration policies and subsequent migration flows from Asia and Latin America. Specifically, the new immigration has increased racial and ethnic diversity (Passel, 2011). In turn, the growth of populations who trace their origins to non-European countries has resurrected questions about the social mobility of immigrants and the process of incorporation in American society (Waters and Jimenez, 2005). The incorporation of these new immigrant groups and future prospects for their children will undoubtedly shape the country’s future as a more multi-cultural society.

Although numerous studies examine assimilation among contemporary immigrant groups, few studies focus on immigrant homeownership. This is surprising because homeownership is important for several reasons, not the least of which is its central place in the American Dream<sup>4</sup>. The American Dream encompasses homeownership as a marker of a successful life and source of financial security (Rohe et al, 2002; Coulson, 2002; Shlay, 2006).

In addition, homeownership plays a significant role in the immigrant incorporation process as immigrants adapt to life in a new country while seeking better opportunities for themselves and their children. Studies of assimilation examine various indicators of mobility, such as educational and occupational attainment, in hopes of determining whether or not immigrants are successfully realizing the American Dream. Homeownership is yet another important topic in the immigrant assimilation literature to examine if immigrants are indeed

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<sup>4</sup> The American Dream is defined as “the ideal by which equality of opportunity is available to any American, allowing the highest aspirations and goals to be achieved,” (Oxford, 2013). Homeownership is aspired for in American ideology and all Americans have an equal chance to achieve it.

“making it” in America. In addition to consequences for immigrant assimilation, immigrant homeownership contributes to policy objectives for building tax bases and stimulating economic growth (Basolo, 2007).

Using longitudinal data from a nationally representative sample, this chapter uses discrete-time hazard models to examine the transition to first time homeownership across immigrant groups by generation status. It addresses the following research questions. Do differences in homeownership exist across generations? If so, what are some of the sources of these differences? And lastly, are generational differences in homeownership and housing values similar for all ethno-racial groups?

#### Background:

While some of the reasons why it is important are alluded to above, it is worth reiterating that homeownership plays a key role in wealth accumulation over the life cycle as the single largest investment that most individuals will make in their lifetimes. The sooner immigrants transition to becoming a homeowner, the sooner they will be able to accrue benefits associated with owning property and maximize the return on their investment over a long time horizon (notwithstanding the recent collapse in the real estate market<sup>5</sup>). However, the largest financial benefit comes through the sale of one’s home. Though it could be argued that investments in the stock market outperform those for real estate (net of inflation), homeownership also provides non-financial benefits to both homeowners and surrounding neighborhood. In addition to benefits afforded to the homeowner, the timeliness of the transition to homeownership also affects neighborhoods. As immigrants transition from renters to homeowners, they have more

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<sup>5</sup> Although home values peaked in 2005, home values have continued to rise since 2011 (National Association of Realtors, 2013: <http://www.realtor.org/research-and-statistics>)

incentives to improve neighborhood conditions to increase housing value and protect their investment (Green and White, 1997; Herbert and Belsky, 2008).

### *Theories of Assimilation and Homeowner Attainment*

Various theories explain patterns of immigrant social mobility and account for the various trajectories of homeownership across immigrant groups. The classic *straight-line assimilation perspective* states that differences between immigrant groups and the native-born will diminish over time and across generations (Gordon, 1964; Alba and Nee, 2003). As immigrants spend more time in the United States, they become more familiar with the host society. English-proficiency and familiarity with the labor market enhances their opportunities for social mobility. Consequently, factors such as time spent in the United States and generational status are likely to have an impact on homeownership. The straight-line perspective predicts that those who have lived in the United States for a substantial amount of time are more likely to become homeowners than recent arrivals. This may be due to increased language ability which helps to navigate the housing market or more time to accrue savings to purchase a home<sup>6</sup>. In addition, the straight-line perspective's emphasis on generational gains predicts that the second and third generations are more likely to be homeowners than the first generation.

In addition to the classic straight-line perspective, Alba and Nee (2003) suggest major institutional changes have contributed to mobility opportunities that were unavailable to earlier immigrant groups. They point to policies such as affirmative action and fair housing laws<sup>7</sup> which protect new immigrant groups from discrimination and enhance prospects for upward

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<sup>6</sup> Things like bilingual real estate agents and bank officers have responded to the increase in non-English speaking clientele. Still, English-proficiency is considered an attribute that increase the ability to independently seek out home owning opportunities.

<sup>7</sup> Fair housing laws include, but are not limited to, the Fair Housing Act of 1968 and the Housing and Community Development Act of 1974.

mobility. As a result, contemporary immigrants should be protected from overt discrimination in the housing search, including practices such as redlining and racial steering, and experience greater access to home-owning opportunities than what was available to earlier immigrant groups.

The *segmented assimilation perspective* claims that immigrant groups are not equally prone to experience upward mobility due to differences in individual characteristics and their context of reception (Portes and Zhou, 1993; Portes and Rumbaut, 2001). For example, some immigrants groups arrive in the United States with high levels of human capital and familiarity with American culture. These groups are likely to have a “head-start” in assimilation.

One aspect of the context of reception may include how immigrants are perceived by the native-born population. Portes and Rumbaut (2000) claim immigrants in the early part of twentieth century were received more favorably by the native-born population as they shared similar characteristics ranging from physical appearance to shared ancestries. However, contemporary immigrants (non-European) are more likely to experience a less favorable reception due to the country’s racial hierarchy and the physical characteristics of new immigrants.

These mechanisms emphasized in the segmented assimilation perspective have a profound influence on the prospects for immigrant homeownership. Discrimination may inhibit education and occupational attainment which in turn can make affording a home more difficult. Furthermore, discrimination in the housing search may negatively affect immigrant homeownership if they are denied access to loans or are given limited choices in neighborhood selection (Ross and Turner, 2005). In addition, immigrant groups that arrive with limited resources and low levels of human capital are faced with multiple barriers to owning a home.



While the segmented perspective does not entirely rule out prospects for mobility among contemporary immigrants, it does present multiple factors which complicate the straight-line assimilation theory (Telles and Ortiz, 2008). Both the straight-line and segmented assimilation perspectives are useful for examining contemporary immigrant homeownership and how it shapes newcomers' incorporation into American society.

Previous studies on immigrant homeownership offer mixed evidence of immigrants' attainments. In their study of Asian and Hispanic immigrants in Southern California, Myers and Lee (1998) find that Asians have higher rates of homeownership than Hispanics. Both groups experienced homeownership gains from 1980 to 1990, even outpacing the native-born population (Myers and Lee, 1998). Painter et al. (2001) find that immigrant homeownership is largely influenced by length of stay in the United States. Immigrants who had arrived earlier were more likely to be homeowners. Their findings lend support to the straight-line perspective. Park and Myers (2010), utilizing an immigrant generational cohort method to measure immigrant mobility nationwide over a 25 year period, find that Latinos and Asians experienced considerable gains in homeownership rates from the first to second generations.

Some studies show a decline in homeownership among contemporary immigrants. Borjas (2002) finds the native-immigrant homeownership gap actually widened over a time period from 1980-2000. He attributes a large source of the gap to the changing national origin mix of contemporary immigrant groups who arrive with lower skills, such as limited education, and have lower wages or are more likely to live in poverty. Finally, Telles and Ortiz's (2008) study of intergenerational mobility among Mexicans in Los Angeles and San Antonio shows that homeownership rates have declined across generations. Overall, the literature provides support

for both the straight-line (Painter et al., 2001; Park and Myers, 2010) and segmented assimilation (Telles and Ortiz, 2008) models with regards to homeownership.

### *Approaches to Studying Immigrant Homeownership*

Existing studies examine immigrant housing tenure based on cross-sectional data or synthetic cohorts (Alba and Logan, 1992; Myers and Lee, 1998), but few utilize individual-level longitudinal data to measure the temporal components of the transition to first-time homeownership. Cross-sectional studies that focus on generational or nativity differences provide only a snapshot of the factors associated with attainment and cannot show how quickly one becomes a homeowner or how life course events, such as marriage and having children, influence changes in tenure status (Dawkins, 2005). Studies utilizing “double cohort” methods have improved previous studies by comparing rates of homeownership among specific groups over a given period of time (which allows for the synthetic cohort to “age”)<sup>8</sup>. However, the “double cohort” method can be problematic because it cannot examine the *transition* to homeownership between the two time periods and only allows a “double snapshot.” Using longitudinal data from a nationally representative sample that covers nearly three decades, this study uses discrete-time hazard models to examine the transition to first-time homeownership with special attention given to group and nativity status.

Based on theories of immigrant assimilation, I test the following hypotheses regarding ethno-racial group differences in the transition to first time homeowner attainment.

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<sup>8</sup> The double cohort method identifies immigrants and native-born individuals of a specific age group (i.e. 25-34 years of age) in one observation period (i.e. 1990) and then identifies the group again (i.e. ages 35-44 years of age) by taking the years between observations into account in the second period (i.e. 2000). Although this method deals with duration and aging components it cannot account for return migration and mortality which could influence observed changes among the cohort.

## Generation

*Hypothesis 1:* Based on straight-line assimilation, the transition to first-time homeownership is more likely to occur in later generations. This hypothesis represents the universal claim that socioeconomic gains occur in a linear fashion across generations. First generation respondents will have the lowest likelihood of transitioning to first-time homeowner (in comparison to native-born whites), followed by the second and third generation respondents. The straight-line perspective predicts third generation respondents to have a greater likelihood of transitioning to homeowner than the second generation because classic straight-line assimilation stresses economic gains in each generation which will make homeownership more attainable.

*Hypothesis 2:* Based on the segmented assimilation perspective, the patterns of the transition to first-time homeownership across generations will not all be linear. This counters the claim of the straight-line perspective that linear gains are uniform for all racial and ethnic groups. The perspective states that barriers, such as discrimination, may inhibit mobility for later generations and cause downward assimilation. As a result, the later generations (2<sup>nd</sup> and 3<sup>rd</sup>) for some ethnic groups will have lower likelihoods of transitioning to homeownership than their immigrant counterparts.

## Race

*Hypothesis 3:* Also based on the segmented assimilation model, the transition to first-time homeownership across generations will not be uniform for all racial groups. Some groups experience blocked pathways to social mobility due to racial discrimination and institutional barriers (Portes and Rumbaut, 2003). Possible mechanisms include discrimination in the housing search or being limited to housing opportunities in undesirable neighborhoods which may deter

the desire for homeownership. As a result, I predict black and Mexican native-born respondents to have a slower transition to homeownership compared to native-born white respondents.

*Hypothesis 4:* Straight-line assimilation predicts that group differences disappear when individual characteristics are taken into account. Since homeownership largely reflects financial resources, family structure, human capital, and regional influences, any observed racial differences in homeownership will disappear after controlling for socioeconomic variables, life-course factors, and region. This follows the universal claim that group differences can be accounted for by individual characteristics.

#### Research Objectives:

This chapter uses a longitudinal strategy to examine the *straight-line* and *segmented* assimilation perspectives on homeownership across generations. Although the 1979 National Longitudinal Survey of Youth (NLSY79) is not frequently used in studies of assimilation, it has key advantages for the examination of homeownership among immigrants and subsequent generations. Specifically, the NLSY79 includes questions on housing tenure along with information on respondents' and parents' nativity.

This permits an investigation that builds on longitudinal research limited to immigrants located in only a few geographic areas (Portes & Rumbaut, 2001; Telles & Ortiz, 2008). The cohort design of the NLSY79 (ages 14-22) also permits comparisons between immigrant respondents and their peers. Park and Myers (2010) recommend that scholars pay particular attention to how they conceptualize the reference group when measuring immigrant progress. Comparing immigrants of a specific age group to the total non-Hispanic white population may mask specific contextual factors experienced by American youth during a given time period. Therefore, the NLSY79 facilitates the tracking of experiences of both immigrant and native-born

youth (ages 14-22). Lastly, the dataset allows comparisons of multiple racial/ethnic groups and multiple generations across a time period of nearly 30 years.

### Data and Methods

The NLSY79 is a longitudinal, nationally representative sample of a cohort of youths between the ages 14-22 in 1979 (n=12,686). Respondents were interviewed each year from 1979 to 1994 and bi-annually from 1994 to 2010. The response rate is nearly 80% in 2008, the last wave used in the analyses. For the discrete-time hazard models, a person-period data structure is used to conduct an analysis of homeownership based on 75,689 person-year observations.

#### *Dependent Variables:*

Two outcome variables of interest are used to examine group and nativity differences in homeownership. The first outcome variable is a dichotomous indicator of homeowner (1) versus renter (0). Respondents were asked if they currently owned or were making payments towards owning the home they were currently living in. In addition to housing tenure, an additional analysis examines home values. Respondents who are homeowners are asked to estimate the market value for their current residence.<sup>9</sup>

For the discrete-time hazard analyses, individuals who were homeowners in the first observation period (n=408) are left-censored to limit the analysis to respondents who were not homeowners in 1979. Since the respondents' age at the first wave of the survey ranged from 14-22 years, only individuals who were at least 18 years old enter the risk set. This prevents the inclusion of respondents at a time when they are unlikely to experience a transition to first-time homeowner. However, these individuals enter the risk set in subsequent waves in which they

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<sup>9</sup> One limitation of the NLSY79 is that respondents are asked to estimate their home values which may not necessarily be reflective of the true market value. Although studies have not measured the accuracy of self-reported housing values in the NLSY79, other studies have found in other datasets that respondents overestimate their home values between 5% and 10% (see Carter 2012; Benitez-Silva et al., 2009; Hollas et al., 2010).

become adults. After experiencing the transition to first-time homeowner, respondents exit the risk set.

### *Independent Variables:*

#### *Generation Status*

The NLSY79 documents each respondent's and parent's place of birth at the first wave of the survey. Foreign-born respondents are immigrants and those who are U.S.-born with at least one foreign-born parent comprise the second generation. U.S.-born respondents with U.S.-born parents are classified as the third generation.

#### *Race/Ethnicity*

The analyses include Mexican, black, and white respondents. The NLSY79 has too few Asian respondents (n=142) to disaggregate by generation status. Therefore, Asian respondents are excluded. There are two issues related to Latino respondents. Specifically, the question on nativity does not distinguish between those born in the United States and Puerto Rico; thereby preventing the identification of the mainland and island-born. Moreover, the remaining non-Mexican Latino subgroups provide little variation in generation status. Therefore I drop all non-Mexican respondents from the sample. Mexicans (n=1,095) are disaggregated from the "Hispanic/Latino category" as they comprise nearly two-thirds of all Latinos (n=1,672) in the sample. Using information on generation status and race/ethnicity, I create categories for the first, second, and third generation for Mexicans, blacks, and whites.

#### *Controls*

In order to determine whether the relationship between ethno-racial generational group and homeownership is explained by other factors, as suggested by the straight-line perspective, sets of time-varying covariates are included along with a dummy variable for male (male=1).

The time-varying covariates include measures for human and economic capital. This includes years of education (continuous) and logged family income. I also include two dichotomous variables indicating life-course characteristics: marital status (married/non-married) and the presence of children in the household. Region of residence is measured using dummy variables for the North, Midwest, South (reference), and West regions. The analyses also include a dichotomous indicator for urban residence and a measure of respondent's age.

#### Analyses:

I use discrete-time hazard analyses to examine generational differences in the transition to first-time homeownership. Using logistic regression, I am able to observe whether or not an individual becomes a first-time homeowner across multiple time periods from 1979 to 2008. Building on previous studies of immigrant and subsequent generations' homeownership patterns, this longitudinal approach allows me to examine time-varying covariates that may influence racial and generational differences in the transition to first-time homeownership. In these analyses the time-varying covariates are lagged (t-1) to ensure that variables such as marital status and the presence of children influence the transition to homeownership and not the other way around. The longitudinal approach also allows me to control for the timing to homeowner attainment.

In addition to the longitudinal analyses for homeownership, I run linear regressions to examine racial and generational differences in home values. These regressions are based on 1985, 1994, and 2008 cross-sections to provide insight to differences in home values across different time periods and ages of respondents.

## Results

Table 1 provides a descriptive portrait of the NLSY79 sample when respondents are 25 years of age. The summary statistics and subsequent analyses are weighted to deal with the NLSY79's oversample of black and Latino respondents and provide nationally representative results (N's are unweighted). For the total sample, 28.6% of the respondents are homeowners at the age of 25.<sup>10</sup> Homeownership rates vary across groups with whites exhibiting the highest rates (31.7%), followed by Mexicans (22.3%) and blacks (11.5%). Among whites and blacks, most are classified as members of the third generation (93.1% and 96.5% respectfully). Although the largest share of Mexican respondents are members of the third generation (47.2%) the remaining members are equally split among the first and second generations (26.2% and 26.5%, respectively).

Similar to homeownership rates, the groups vary in socioeconomic, life-course, and place characteristics. The group differences in income are similar to those in homeownership with white respondents reporting higher incomes (\$26,912) compared to their Mexican (\$22,399) and black (\$18,733) counterparts. Whites also have higher levels of education (13.3 years) while Mexican respondents, on average, have less than a high school education (11.7 years). Black respondents fall in between in terms of education averaging a half-year beyond high school completion (12.5 years). Whites and Mexicans exhibit similar marriage rates (50.8% and 52.7%, respectively) while just over a quarter of black respondents are married at age 25. Mexican (58.5%) and black (48.5%) respondents are more likely than whites (35.1%) to have children present in the household. While white respondents are more evenly spread out through the

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<sup>10</sup> The descriptive characteristics are limited to when respondents are 25 years of age because it is assumed most will have completed schooling by this age. U.S. Census and American Community Survey education data is usually limited to the population that is 25 years of age or older.



United States, the majority of Mexican respondents (59.9%) reside in the West while the majority of black respondents (56.6%) are in the South. Over three-quarters of all groups reside in a metropolitan statistical area. Thus, it is possible that observed group differences in homeownership are related to differences across socioeconomic (education and income), life-course (marital status and children present), and place variables (region and metropolitan status).

Table 2 shows logistic regression results from the discrete-time hazard models for the transition to first-time homeownership. The primary interest lies in the parameter estimates for group and generation status. First, the bivariate results are compared to the full model; I then work back to examine which sets of controls account for the differences in parameter estimates.

Model 1 presents odds ratios for the bivariate models. Values greater than one are indicative of higher odds of being a homeowner while values less than one signify lower odds of homeownership. The time variable is positive and significant (1.06) while time-squared is negative (.996) and significant. This demonstrates a curvilinear relationship between time and the hazard for experiencing the transition to first-time homeowner. Hazard rates initially increase with time then decline in later years of the observation period. Once respondents reach a certain age and have yet to become homeowners, they may no longer view homeownership as an important achievement or good investment.

The bivariate analyses for generation contrast each ethno-generational group with third generation whites (reference group). These results show Mexican and black respondents are significantly less likely to become first-time homeowners than third-generation whites. Mexican immigrants have 65% of the odds and Mexican second-generation respondents have 71% of the odds of third-generation whites to become homeowners. Interestingly, the largest gap among

Mexicans occurs in the third generation. These respondents are nearly half as likely as third generation whites to become homeowners (odds ratio = 0.52).

All black respondents are less likely to become homeowners, yet the degree of difference is especially large for the second and third generation. Second and third-generation blacks have 39% and 33% of the odds of third-generation whites to become homeowners. Still, black immigrants only have 70% of the odds of third-generation white respondents to transition to first-time homeowners. Conversely, white immigrant and white second-generation respondents are significantly more likely than third-generation white respondents to become homeowners. White immigrants are nearly 50% more likely than their third-generation counterparts to become homeowners (odds ratio = 1.49). The advantage is not as large for second-generation whites but they are still 24% more likely than the third generation to own their homes (odds ratio = 1.24).

Additional bivariate results show that years of education (odds ratio = 1.13), family income (odds ratio = 1.37), and being married (odds ratio = 1.51) are significantly and positively associated with making the transition to first-time homeowners. Having children in the household (odds ratio = 0.68), living in a metropolitan area (odds ratio = 0.77) and being male (odds ratio = 0.76) are negatively associated with becoming a homeowner. For region of residence, those living in the Midwest are 31% more likely than those residing in the South to transition to first-time homeowners. Respondents living in the Northeast (odds ratio = 0.91) and West (odds ratio = 0.81) are less likely to achieve homeownership.

Column 9 represents the full model. Along with the parameter estimates for time and ethno-generational groups, this model also includes controls for socioeconomic, life-course, and place variables. Compared to the bivariate model, the full model shows Mexican immigrants are significantly more likely than third-generation whites to transition to first-time homeownership

(odds ratio = 1.33) after including all covariates. The significant difference in homeownership between Mexican second-generation respondents and third-generation whites found in the bivariate model disappears in the full model. Third-generation Mexicans are still less likely to transition to first-time homeowners when controlling for all covariates, but they now have 80% of the odds of third-generation whites (compared to 52% in the bivariate model).

The addition of all covariates reduces the homeownership gap for black second and third-generation respondents but they are still significantly less likely than third-generation whites to become homeowners. The full model results show second-generation blacks have 56% of the odds of third-generation whites to become homeowners (versus 39% in the bivariate model). Among blacks, the largest gap is for the third-generation respondents who have 44% of the odds of third-generation whites to transition to first-time homeownership (36% in the bivariate model). Interestingly, the different sets of covariates do not seem to substantially change the parameter estimates for black immigrants as they remain similar to the bivariate model. Black immigrants are still less likely than third-generation whites to become homeowners (odds ratio = 0.70 in bivariate model and 0.75 in the full model). The full models show minimal change in the parameter estimates for white immigrants (odds ratio = 1.54) and second-generation whites (odds ratio 1.30). Each remains significantly more likely than third-generation whites to transition to first-time homeowners.

Overall, the inclusion of socioeconomic, life-course, and place variables in the full model explains generational differences in homeownership among Mexicans but does not substantially change differences for black and white respondents compared to the bivariate model. In the bivariate model, all Mexican respondents had lower odds of attaining homeownership than third-generation whites. In the full model, Mexican immigrants are more likely than third-generation

whites to become homeowners and there is no significant difference for Mexican second-generation respondents. Third-generation Mexicans still have lower odds than third generation whites to transition to first-time homeowners. In both the bivariate and full models, black respondents are less likely to become homeowners and white immigrants and second-generation whites are significantly more likely than third generation whites to transition to first-time homeowners. After demonstrating the change in parameter estimates for Mexican respondents from the bivariate to full model, I next work my way back and consider the varying sets of covariates that influence these changes. The table shows parameter estimates for all groups but the focus is only on Mexican respondents.

Model 3 controls for years of education and logged family income. When these variables are controlled for, the homeownership gap between Mexican immigrants, Mexican second-generation respondents and third-generation whites becomes non-significant. However, third-generation Mexicans remain less likely than the reference group to become homeowners, but their odds of homeownership, relative to third-generation whites, increases from 52% to 71%. It is evident that these socioeconomic variables largely account for generational differences in the homeownership gap with third-generation whites. In the next two columns, separate models are run for generation and education (Model 4) and generation and income (Model 5) to examine which variable (education or family income) accounts for the change in parameter estimates for Mexican respondents. The results suggest years of education largely accounts for the gap in the transition to first-time homeownership between Mexican immigrants and third-generation whites. In the bivariate model, Mexican immigrants have 65% of the odds of third-generation whites to become homeowners but controlling for years of education, the parameter estimate becomes 1.00 (no difference) and non-significant. Logged family income decreases the

difference for Mexican immigrants but they are still significantly less likely to achieve homeownership than the reference group (odds ratio = 0.75).

The results from Models 4 and 5 show years of education and logged family income operate in a similar manner for Mexican second and third-generation respondents. Their odds of becoming homeowners, relative to third-generation whites, increase when evaluated with years of education and income separately. The finding that education (Model 4) matters more than income (Model 5) for Mexican immigrant homeownership may reflect the importance of human capital. Individuals can lose income if they are fired or unable to work but level of education remains a permanent fixture. Higher education levels may provide more confidence in future income needed to afford home purchases and pay off a mortgage.

Model 6 includes controls for marital status and the presence of children in the household. These results demonstrate little change in the parameter estimates for Mexicans. The inclusion of controls for region and metropolitan residence in Model 7 considerably reduces the difference in homeownership for Mexican respondents. Compared to the bivariate model, the odds of homeownership for Mexican immigrants (65% to 83%) and Mexican second-generation respondents (71% to 89%) increase relative to the reference group. The odds of homeownership for third-generation Mexicans increase to 63% of the odds of third-generation whites.

Model 8 includes all covariate except for years of education and family income. This model focuses on changes to parameter estimates for generation status when considering non-socioeconomic factors. The parameter estimate for second-generation Mexicans that was significant in the bivariate model becomes insignificant in Model 8. The odds of homeownership for Mexican immigrants increase to 88% of those of third-generation whites and the odds for third-generation Mexicans increase to 67% relative to the reference group. These

results suggest socioeconomic factors are largely responsible for the change of parameter estimates for Mexican immigrants in the full model where they become more likely than third generation whites to transition to first-time homeownership.

Table 3 presents the results from additional logistic regression models for each ethno-racial group using the third generation of each group as the reference category. Models 1-7 correspond to the same sets of covariates presented in Table 2 but only the parameter estimates for generation status are shown. In the bivariate analyses Mexican immigrants and Mexican second-generation respondents are significantly more likely than their third-generation counterparts (odds ratios = 1.27 and 1.37, respectively) to transition to first-time homeowners. A similar pattern holds true for white immigrants (1.49) and second-generation white respondents (1.24). Among blacks, there is no significant difference in the transition to homeownership between second and third-generation respondents. Black immigrants are 2.09 times more likely than third-generation blacks to transition to first-time homeowners. Although parameter estimates change somewhat after controlling for socioeconomic, life-course, and regional variables, the main findings from the bivariate analyses remain: the third-generation respondents from each group are performing significantly worse than those in the first and second generation in their transition to first-time homeownership. This finding runs counter to the straight-line assimilation theory which posits that homeownership is more likely to occur in later generations.

#### *Home Values*

In addition to discrete-time hazard analyses which include third-generation whites as the reference group, I run separate analyses to compare within group generational differences in home values. Figures 1 and 2 provide a longitudinal portrait of homeownership rates and

housing values among the sample from 1985 to 2008.<sup>11</sup> Homeownership rates and housing values are disaggregated by ethno-racial group. Figure 1 shows steady increases in homeowner rates across the study period. In 1985, whites have the highest rate of homeownership (22%) followed by Mexicans (14%) and blacks (6%). The same ethno-racial group pattern is present in 2008 yet each group experiences marked increases in homeownership. In 2008, 79% of whites were homeowners followed by Mexicans (64%) and blacks (49%).

Figure 2 presents trajectories in home values for whites, Mexicans, and blacks. They are adjusted to 2008. In 1985, Mexican and white homeowners have similar home values (\$113,289 and \$106,838, respectively). Black homeowners report lower ones: just under \$80,000. The largest increases occur in the 1990s and by 2008 whites have the highest home values (\$344,578) followed by Mexicans (\$296,992) and blacks (221,056). These ethno-racial group differences are further explored using multivariate linear regression models.

Table 4 presents results from regression models used to examine ethno-racial and generational group differences in home values for respondents who are homeowners in 1985, 1994, and 2008. Respondents are first asked about home values in 1985 and 2008 is the most recent wave of the study with information on home prices. These three observation periods allow me to evaluate whether group differences remained stable over time or if home value disparities converged (or diverged) over the study period. Three panels represent results from the three selected observation periods. The first column provides homeownership rates for each group at each observation period. Columns 2 and 3 display results for the full sample with third generation whites as the reference category. Columns 4 and 5 follow a similar strategy used in Table 3 where analyses are limited to within each group and the reference category is the third

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<sup>11</sup> NLSY79 questions on assets (including home values) were not asked until 1985.

generation of that given group. The “generation” models represent the bivariate analyses in which home values are regressed on generation and group status. Model 2 for the full and within group samples includes controls for region and metropolitan residence.<sup>12</sup>

Panel A shows that in 1985 Mexican immigrants had significantly higher home values than third generation whites while black third generation respondents had significantly lower home values. According to these bivariate results, Mexican immigrants had home values that were on average nearly \$13,000 higher than third-generation whites. Third-generation blacks, on the other hand, had home values that were on average over \$16,000 less than third generation white respondents. After controlling for region and metropolitan residence in Model 2, the Mexican immigrant and white, third generation difference in home values become non-significant. Thus, the bivariate results reflect the location of Mexicans in high value and expensive regions. In Model 2, results indicate that home values for Mexican third-generation respondents are, on average, over \$10,000 lower than third-generation whites. Controlling for region and metropolitan status, black third-generation respondents’ home values are still significantly lower than third-generation whites. Furthermore, black immigrants’ home values are significantly lower in Model 2. Results show their home values are nearly \$15,500 lower than white third-generation respondents.

Results from the within group analyses reveal a marginally significant difference ( $p < .10$ ) between Mexican first and third generation respondents in both the bivariate and multivariate (Model 2) analyses indicating Mexican immigrants have high home values. Among blacks, second-generation respondents own homes with significantly higher values than third-

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<sup>12</sup> Socioeconomic (education and income), life-course variables (marital status and presence of children in the household), and sex (male) are not included in these models due to the fact that home values are more likely to be related to place characteristics than individual ones.



generation blacks even after controlling for region and metropolitan residence ( $b = 24,099.31$ ). It is important to note that in 1985 each group had relatively low homeownership rates in the total population (White – 22%; Mexican – 14%, and Black – 6%).

Panel B of Table 4 shows group and generational differences in home values in 1994. In this observation period all groups had significantly higher homeownership rates than they did in Panel A. (1985). Controlling for region and metropolitan reference (Model 2), all Mexican homeowners have significantly lower home values than third generation whites. Each generation's home values are on average around \$36,000 lower. Among black respondents, third-generation homeowners have significantly lower home values, on average \$33,396.17, than third-generation whites. Conversely, the home values difference for black second-generation respondents is marginally significant ( $p < .10$ ) indicating they own homes that are worth nearly \$50,000 more than third-generation whites.

Within group analyses show no significant differences in home values among Mexican generations after controlling for region and metropolitan status though among black respondents, first ( $p < .10$ ) and second ( $p < .01$ ) generation respondents own homes with significantly higher values than black third-generation respondents. Among whites, only first-generation respondents have higher home values than their third-generation counterparts.

Panel C illustrates group and generational differences in home values in 2008, the latest wave of the NLSY79 to include information on housing tenure and home values. By this observation period over half of white and Mexican respondents are homeowners (79% and 64%, respectively) with just under half of black respondents (48%) reporting homeowner status. Similar to results in 1994, all Mexican homeowners have significantly lower home values than third-generation white homeowners after controlling for region and metropolitan residence. The

home value gap increased from roughly \$36,000 in 1994 to well over \$100,000 in 2008. Other results from Model 2 for the full sample in 2008 indicate third-generation black homeowners have significantly lower home values ( $b = -114,789.80$ ) than third-generation white homeowners while black second generation ( $b = 465,218$ ;  $p < .10$ ) and white immigrants ( $b = 242,077$ ;  $p < .05$ ) have higher home values. Within groups results show no significant variation in home values among Mexican homeowners but do display higher home values for black second generation and white immigrant homeowners compared to their respective third-generation counterparts. Overall, Mexican respondents and third-generation blacks report lower housing values than third-generation whites but white immigrants report having larger housing values than their third-generation counterparts. The findings for Mexican and black housing values suggest these groups are not making generational gains.

#### Discussion and Conclusion:

This chapter set out to examine how immigrants are assimilating into American society by focusing on ethno-generational differences in the transition to first-time homeownership. Building on prior studies using cross-sectional data, the study included discrete-time hazard models using a longitudinal, nationally representative sample to test the straight-line and segmented assimilation theories in observing homeowner attainment. Contrary to the straight-line perspective, discrete-time hazard models did not find that second and third-generation respondents experience higher likelihoods of homeownership compared to their immigrant counterparts or to third-generation whites (see Hypothesis 1). This finding was evident for Mexican, black, and white respondents even after controlling for other factors associated with homeownership including education, family income, marital status, and region (see Hypothesis 4). In fact, controlling for these additional characteristics actually led to results that suggest

Mexican immigrants would actually be more likely to transition to homeownership than third generation whites.

The results from the discrete-time hazard models support the segmented assimilation theory, which predicts the transition to first-time homeownership is conditioned by ethno-racial group affiliation even after controlling for other homeowner related characteristics (see Hypothesis 2). Similar to other studies, black respondents exhibit the lowest levels of homeowner attainment. Black respondents of each generation were significantly less likely than third generation whites to become homeowners and, interestingly, that difference is greater for those in the second and third generations. Likewise, second and third-generation Mexicans have larger differences with third-generation whites in the likelihood of becoming homeowners (see Hypothesis 3). Lastly, homeownership also declines with generation for white respondents.

In addition to the analyses that included third-generation whites as the reference group, I also ran separate models to compare generational differences in homeownership within ethno-racial groups. These findings illustrate similar patterns in that third-generation respondents fare worse than their first and second generation counterparts in making the transition to first-time homeowners. This means that downward assimilation is taking place across generations in terms of making the transition to homeownership.

Finally, to gain information beyond whether or not one simply owns a home, I conducted linear regression models to investigate group and generational differences in home values at three different periods. Similar to the discrete-time hazard models I conducted additional analyses for within group generational comparisons. These results showed Mexican respondents having significantly lower home values than third generation whites in the later observation periods (1994 and 2008) after controlling for region and metropolitan residence. Third

generation black respondents also have significantly lower home values than third generation whites. Looking at within-group analyses, there are no significant differences in home values among Mexican respondents while second generation blacks have significantly higher home values than their third generation counterparts. Additionally, white immigrants have significantly higher home values than third generation whites.

One of the major findings is that the transition to homeownership was higher for immigrants, less prevalent among the second generation, and considerably lower for the third generation even after controlling for socioeconomic, life course, and regional factors. The results parallel other findings that show members of the third generation experience less favorable outcomes than earlier generations (Perreira et al, 2006; Telles and Ortiz, 2008). These results are in stark contrast to one of the central arguments of the straight-line perspective which states that differences in homeownership rates should decrease across generations and after socioeconomic factors are taken into account. Instead the results provide support for the segmented assimilation perspective which argues group differences are still likely to exist even after accounting for other factors. One of the common explanations for the absence of gains across generations is discrimination faced by minorities. However, it is difficult to know the extent to which discrimination accounts for a generational decline. The NLSY79 does not include information that can be used to disentangle the complexity of discrimination in the homeowner attainment process. Still, the chapter revealed interesting findings that can be used to explain generational decreases in homeownership.

One finding of particular note is that Mexican immigrants are more likely than third-generation whites (a commonly used reference category in the assimilation literature) to become homeowners after controlling for socioeconomic and place variables. This suppression effect

suggests that if Mexican immigrants were more similar to third-generation whites in these areas, Mexican immigrants would exhibit higher homeownership rates. The observed gap in the bivariate model may reflect the geographic concentration of Mexican immigrants in urban areas in the West, a region known for higher than average home prices. In addition, many Mexican immigrants arrive to United States with limited human capital (as measured by education). The *permanent income hypothesis* posits that individuals' consumption behavior reflects one's expectations for the future. Therefore, higher levels of education may provide more security and ease of mind when undertaking a long term mortgage. For example, a highly educated person can have more job opportunities if they lose their current one versus a low educated individual who happens to lose their job in a low-skill but well paid position. In this case, education provides an individual with confidence that they will be able to undertake such a large purchase.

Finally, the higher homeowner rates for Mexican immigrants after controlling for other characteristics may be due to other unmeasured factors. There may be a selection effect of Mexican immigrants who remain in the sample throughout the study period. Those immigrants who remain have a stronger attachment to the United States than those who return to Mexico. They are more willing to establish roots and seek homeownership, although it appears that they are limited due to regional variation in housing prices and socioeconomic differences. The lower homeowner rates among second and third-generation Mexicans may reflect a weaker desire to transition to homeownership even if they have the means to do so. They may be more unwilling to buy into the benefits of homeownership. In addition, it is important to note that the immigrant respondents in the NLSY79 might differ from the general immigrant population. The immigrant sample includes those who arrived in the United States as youth and were likely to be enrolled in

American schools versus immigrants who arrive in later ages and have no experience in U.S. schools. As a result, the immigrants in this sample may experience more favorable outcomes.

This chapter contributes to the literature on immigrant assimilation by using a nationally representative sample that follows respondents for nearly 30 years to observe the transition to first-time homeownership. In general, I do not find support for the straight-line assimilation theory in terms of the transition to homeownership or home values. Rather, the results indicate that Mexican and black respondents are experiencing segmented paths in the transition to homeownership and achieving the American Dream.

**Table 1. Summary Statistics for NLSY79 at Age 25<sup>a</sup>**

	<b>Total</b>	<b>Whites</b>	<b>Mexican</b>	<b>Blacks</b>
	Mean	Mean	Mean	Mean
Owens Home (1=yes)	28.6%	31.7%	22.3%	11.5%
Generation				
Mexican Immigrant	1.0%	--	26.2%	--
Mexican 2nd Gen.	1.0%	--	26.5%	--
Mexican 3rd Gen.+	1.7%	--	47.2%	--
Black Immigrant	0.3%	--	--	2.4%
Black 2nd Gen.+	0.1%	--	--	1.0%
Black 3rd Gen.+	13.4%	--	--	96.5%
White Immigrant	2.0%	2.4%	--	--
White 2nd Gen.	3.7%	4.5%	--	--
White 3rd Gen.+ (ref.)	76.8%	93.1%	--	--
Years of Education	13.09	13.25	11.71	12.50
Log Family Income	\$25,599	\$26,912	\$22,399	\$18,733
Married (1=yes)	47.7%	50.8%	52.7%	27.6%
Child in Household (1=yes)	37.8%	35.0%	58.5%	48.5%
Region				
Northeast	18.7%	19.8%	1.2%	17.0%
Midwest	31.0%	34.0%	8.0%	18.9%
South (ref.)	32.8%	28.9%	30.9%	56.6%
West	17.5%	17.3%	59.9%	7.5%
Lives in MSA	78.6%	77.6%	82.9%	83.6%
Male	49.4%	49.8%	50.9%	46.7%
<b>Total</b>	<b>7,233</b>	<b>4,543</b>	<b>742</b>	<b>1,948</b>

<sup>a</sup>weighted means, unweighted N's

**Table 2. Discrete Time Hazard Models for Transition to First-Time Homeownership**

Weighted Values; Robust Standard Errors

	Model 1 (Bivariate)	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8	Model 9
Time	1.06 ***	1.06 ***	1.08 **	1.08 ***	1.06 ***	1.06 ***	1.06 ***	1.05 ***	1.08 ***
Time <sup>2</sup>	1.00 ***	1.00 ***	1.00 **	1.00 ***	0.99 ***	0.99 ***	0.99 ***	0.99 ***	1.00 ***
Generation									
Mexican Immigrant	0.65 ***	0.67 ***	1.05	1.00	0.75 ***	0.69 ***	0.83 **	0.88 *	1.33 ***
Mexican 2nd Gen.	0.71 ***	0.80 ***	0.93	0.88 *	0.86 **	0.82 ***	0.89 *	0.93	1.07
Mexican 3rd Gen.+	0.52 ***	0.57 ***	0.71 ***	0.67 ***	0.62 ***	0.60 ***	0.63 ***	0.67 ***	0.80 ***
Black Immigrant	0.70 ***	0.67 ***	0.65 ***	0.65 ***	0.66 ***	0.73 **	0.71 **	0.77 *	0.75 **
Black 2nd Gen.+	0.39 ***	0.44 ***	0.51 ***	0.48 ***	0.48 ***	0.48 ***	0.47 ***	0.48 ***	0.56 **
Black 3rd Gen.+	0.33 ***	0.36 ***	0.45 ***	0.40 ***	0.42 ***	0.41 ***	0.33 ***	0.38 ***	0.44 ***
White Immigrant	1.49 ***	1.34 **	1.43 **	1.44 **	1.36 **	1.37 **	1.40 **	1.43 ***	1.54 ***
White 2nd Gen.	1.24 ***	1.21 **	1.17 *	1.16 *	1.21 **	1.21 **	1.30 ***	1.30 ***	1.30 ***
White 3rd Gen.+ (ref.)	--	--	--	--	--	--	--	--	--
Years of Education	1.13 ***		1.15 ***	1.17 ***					1.15 ***
Log Family Income	1.37 ***		1.31 ***		1.38 ***				1.32 ***
Married	1.51 ***					1.81 ***		1.89 ***	1.47 ***
Child in Household	0.68 ***					0.69 ***		0.61 ***	0.77 ***
Region									
Northeast	0.91 ***						0.69 ***	0.71 ***	0.64 ***
Midwest	1.31 ***						0.95 †	0.99	0.98
South (ref.)	--						--	--	--
West	0.81 ***						0.60 ***	0.61 ***	0.59 ***
Lives in MSA	0.77 ***						1.01	0.99	0.87 ***
Male	0.76 ***							0.71 ***	0.71 ***
Constant		4.46 ***	0.05 ***	0.59 ***	0.19 ***	4.19 ***	5.44 ***	6.23 ***	0.08 ***
Wald Chi-Sq		5425.36	6142.46	5868.28	5798.65	5672.03	5677.22	6090.88	6734.04

**Person Years = 75,689**

†p < .10, \*p < .05, \*\*p < .01, \*\*\*p < .001



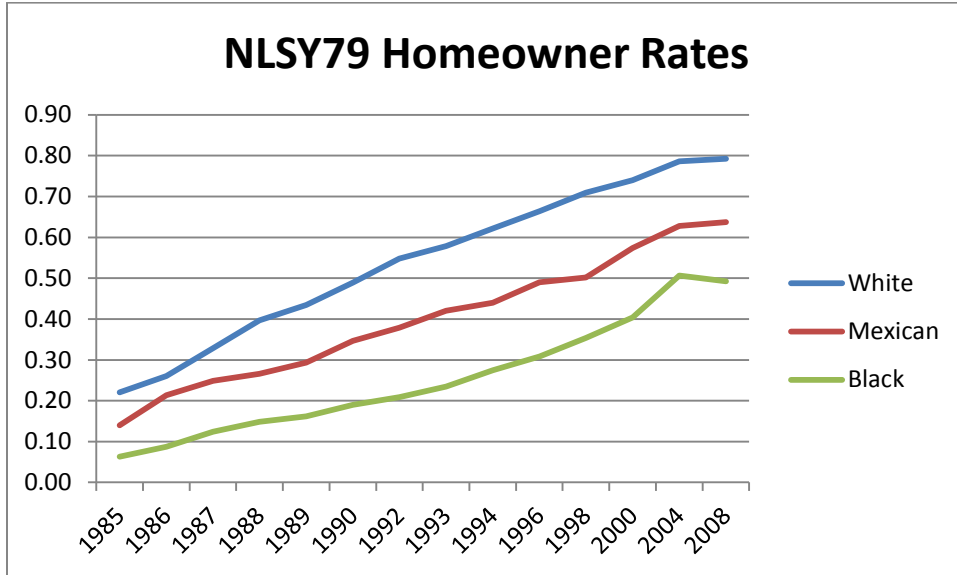
**Table 3. Discrete Time Hazard Models for Transition to First-Time Homeownership Within Each Group**

Weighted Values; Robust Standard Errors

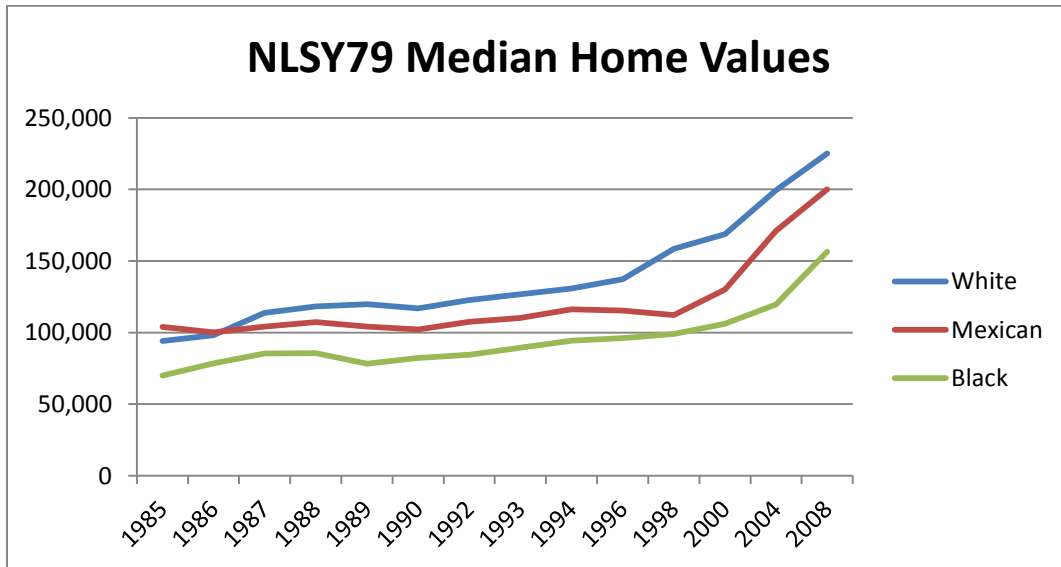
	<b>Model 1 (Bivariate)</b>	<b>Model 2</b>	<b>Model 3</b>	<b>Model 4</b>	<b>Model 5</b>	<b>Model 6</b>	<b>Model 7</b>	<b>Model 8</b>	<b>Model 9</b>
<b>Panel A. Mexicans</b>									
Mexican Immigrant	1.27 ***	1.18 *	1.41 ***	1.43 ***	1.21 **	1.15 *	1.27 ***	1.27 **	1.54 ***
Mexican 2nd Gen.	1.37 ***	1.40 ***	1.33 ***	1.32 ***	1.40 ***	1.36 ***	1.41 ***	1.39 ***	1.35 ***
Mexican 3rd Gen.+ (ref.)	--	--	--	--	--	--	--	--	--
<i>Person Years = 8,427</i>									
<b>Panel B. Blacks</b>									
Black Immigrant	2.09 ***	1.85 ***	1.42 **	1.56 ***	1.58 ***	1.81 ***	2.34 ***	2.30 ***	1.85 ***
Black 2nd Gen.+	1.17	1.21	1.14	1.19	1.15	1.18	1.65 **	1.59 **	1.57 **
Black 3rd Gen.+ (ref.)	--	--	--	--	--	--	--	--	--
<i>Person Years = 24,555</i>									
<b>Panel C. Whites</b>									
White Immigrant	1.49 ***	1.34 **	1.42 **	1.43 **	1.36 **	1.37 **	1.39 **	1.42 **	1.52 ***
White 2nd Gen.	1.24 ***	1.21 **	1.17 *	1.17 *	1.21 **	1.21 **	1.30 ***	1.29 ***	1.29 ***
White 3rd Gen.+ (ref.)	--	--	--	--	--	--	--	--	--
<i>Person Years = 42,707</i>									

†p &lt; .10, \*p &lt; .05, \*\*p &lt; .01, \*\*\*p &lt; .001

**Figure 2.1**



**Figure 2.2**



**Table 4. Regression for Home Values**

	% Homeowner	Full Sample		Within Group	
		Generation	Model 2 <sup>a</sup>	Generation	Model 2 <sup>a</sup>
<b>Panel A. 1985</b>					
Mexican Immigrant	14.6	12747.75 *	2593.135	15531.56 †	11750.71 †
Mexican 2nd Gen.	12.4	11109.13	-1364.981	13892.94	8350.91
Mexican 3rd Gen.+	14.6	-2783.811	-10261.99 *	--	--
Black Immigrant	8.0	-18429.56 †	-15661.8 *	-2095.34	-5354.95
Black 2nd Gen.+	13.5	17648.93	9762.175	33983.15 *	24099.31 *
Black 3rd Gen.+	6.2	-16334.22 ***	-13290.12 ***	--	--
White Immigrant	16.3	20924.12	17984.03	21142.99	18049.70
White 2nd Gen.	17.8	7259.976	4327.568	7478.84	4411.44
White 3rd Gen.+ (ref.)	22.4	--	--	--	--
<b>Constant</b>		52973.37 ***	30906.76 ***	--	--
<b>Panel B. 1994</b>					
Mexican Immigrant	45.5	-3329.196	-36743.91 ***	19156.33 *	-484.71
Mexican 2nd Gen.	47.9	-13459.83 †	-35535.14 ***	9025.70	2615.44
Mexican 3rd Gen.+	40.6	-22485.53 ***	-37080.17 ***	--	--
Black Immigrant	42.9	-2136.872	-11603.79	33685.95 *	24220.69 †
Black 2nd Gen.+	27.2	72252.64 *	49246.93 †	108075.50 **	80990.23 **
Black 3rd Gen.+	27.1	-35822.82 **	-33396.17 ***	--	--
White Immigrant	66.8	32012.39 *	23736.21 †	32151.39 *	23674.48 †
White 2nd Gen.	55.9	24822.21 †	13807.35	24961.21 †	13478.79
White 3rd Gen.+ (ref.)	62.3	--	--	--	--
<b>Constant</b>		108931.6 ***	62851.27 ***	--	--
<b>Panel C. 2008</b>					
Mexican Immigrant	61.3	-1193.482	-114087.8 **	53310.17	11695.92
Mexican 2nd Gen.	64.7	-46320.21	-144291.3 ***	8183.44	-12195.62
Mexican 3rd Gen.+	64.5	-54503.65 *	-131963.3 ***	--	--
Black Immigrant	68.1	45357.35	9975.357	176153.30 †	137588.60
Black 2nd Gen.+	60.5	530093.2 †	465218.7 †	660889.10 *	612737.80 *
Black 3rd Gen.+	48.7	-130796 ***	-114789.8 ***	--	--
White Immigrant	80.3	260072.2 *	242077.2 *	261864.60 *	243115.90 *
White 2nd Gen.	79.0	75632.8	47001.61	77425.20	47207.17
White 3rd Gen.+ (ref.)	79.3	--	--	--	--
<b>Constant</b>		336856.4 ***	199979.5 ***	--	--

†p &lt; .10, \*p &lt; .05, \*\*p &lt; .01, \*\*\*p &lt; .001

<sup>a</sup>Model 2 Controls for Region and Urban Residence

## Chapter 3 “Immigrant Homeownership in New Destinations”

### Introduction:

Since the 1980s, the number of Latino immigrants to new destinations in the United States has rapidly increased. Areas in the Midwest and South experienced substantial growth in the Latino population as traditional states lost a substantial share of the national stock of Latino migrants. For example, in 1990 roughly 83% of newly arrived (less than 5 years) Mexican migrants resided in three states: California, Illinois, and Texas. By 2000, those same states held less than half of newly arrived Mexican migrants (Durand, Massey, and Capoferro, 2005). Current migration patterns to non-traditional immigrant destinations raise the question whether the process of assimilation differs for immigrants in new destinations versus those in established areas.

Recent studies have examined the consequences of migration to non-traditional destinations for immigrant outcomes (Card and Lewis, 2009; Crowley and Lichter, 2009). The literature includes studies of residential segregation, educational attainment, and poverty (Park and Iceland, 2011; Fischer, 2010; Crowley et al. 2006). These studies yield mixed results as to whether immigrants fare better in new destinations compared to those in traditional settlement areas. Although immigrant assimilation in new destinations has become a topic of interest in the literature, little attention has been given to housing tenure.

Housing tenure is critical to examining assimilation and assessing the stability of immigrant communities in these new settlement areas. Homeownership may signal the establishing of roots in a particular locale for a household. This is significant in light of findings that show immigrants living in new destinations are more likely to move to a different locale than those in established areas (Kritz et al., 2011). Immigrant homeownership in new

destinations may help to form stable immigrant communities which can then provide positive benefits and resources to newcomers. Excessive housing turnover in new settlement areas could be a source of social disorganization and detriment to immigrant assimilation. On the individual level, homeownership is largely viewed a positive attribute for financial and psychological well-being (Rohe et al., 2002). Homeownership can be perceived as an indicator of assimilation, but also as a factor that influences the assimilation process of immigrant children. Therefore, housing tenure is a critical factor in comparing the immigrant experience in new versus established destinations.

This chapter uses recent data from the American Community Survey (ACS) to examine homeownership among three large immigrant groups from Latin America: Mexicans, Salvadorans, and Guatemalans. Specifically, two questions are addressed: 1) Do homeownership rates differ among these national-origin groups in new and established destinations? 2) What are the sources of differences?

#### Background:

Migration to new destinations is a significant topic of interest given the considerable growth of the immigrant population in non-traditional settlement areas. Since 1980, the considerable share of immigrants in traditional areas has decreased with the growth of new destinations; that is, areas with historically small foreign-born populations that have experienced considerable foreign-born growth in recent years. Singer (2004) finds that many of the immigrants arriving in high-growth areas come from Asia and Latin American (mostly Mexico) and tend to have been in the U.S. for a shorter period of time than those in established areas. As recent arrivals, these immigrants also have lower levels of English-proficiency and are less likely to be citizens.

Although much of the literature has been dominated by studies of Mexicans, this study also examines the housing tenure of two other Latino groups: Salvadorans and Guatemalans. These groups have grown considerably since 1990 and now represent the fourth and sixth largest Latino-origin groups in the United States, respectively (Motel and Patten, 2012). Table 1 presents a descriptive portrait of the total Mexican, Salvadoran, and Guatemalan foreign-born population living in the United States. The groups are similar on a variety of characteristics. The median ages for Mexicans and Salvadorans are 38 and 39, respectively, while Guatemalans are somewhat younger (34.8 years). All groups have a small proportion that is college educated. Each has less than 6% that has a bachelor's degree or higher. Just over half of Mexican and Salvadoran immigrants are English-proficient. Guatemalans' rates of English proficiency are lower than the others (45.8%). Citizenship rates are low for each national-origin group (under 28%). Lastly, all three groups experience higher than average poverty rates (over 20%).<sup>13</sup>

Salvadoran and Guatemalan immigrants are two more recent immigrant groups than Mexicans and share similar characteristics and migration patterns (Brick et al., 2011). This chapter explores the housing tenure of Mexicans and these other groups which have largely been absent in the literature. Although they share some characteristics, group differences in socioeconomic and immigrant characteristics (i.e. citizenship and English-proficiency) may influence disparities in homeowner attainment. The study examines whether Salvadorans and Guatemalans follow similar patterns to Mexican immigrants in terms of homeowner attainment. It also explores whether differences in homeownership, if any, can be explained by group differences in characteristics related to homeownership or differences in geographic distribution

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<sup>13</sup> The national poverty rate in 2010 was 15.3%

across immigrant destination types. Based on the aforementioned descriptive characteristics of the three groups, they could be expected to have similar rates of homeownership.

#### *New Destinations: Contextual and Individual Differences*

New immigrant destinations matter for assimilation because of differences in *context* and *individual* differences across place types. First, new destinations are likely to have contextual factors that differ from established immigrant gateways. For example, traditional Mexican destinations have a history of migration and might already have institutional resources or embedded informal networks to aid the assimilation process. These can include immigrant enclaves, English-language instruction for Spanish speakers, and more interaction with co-ethnics who have knowledge regarding the area. These types of resources may be unavailable to immigrants in new settlement areas and make for a more difficult adjustment period especially if the migrant arrives directly from outside of the United States. Therefore, those in new destinations may have lower rates of homeownership.

Studies on new destinations indicate these emerging settlement areas are likely to be located outside of the Southwest and found in the South and Midwest. These are regions of the country that have historically had little experience with Latino residents. Therefore Latino immigrants in new destinations may be viewed with hostility by the native population which could result in reluctance to provide them support (Lichter et al., 2010). Still, contextual differences across established and non-traditional areas could serve to benefit immigrants. Light's (2006) *deflecting migration* hypothesis argues that an oversaturated job market and increased rent and housing values in Los Angeles redirected Mexican migration to other regions of the country. He estimates nearly one million Mexican immigrants moved elsewhere. New destinations might provide better job and housing opportunities than established areas which

have become oversaturated with immigrant labor. This is especially relevant to immigrant homeownership since home values in new destinations such as Charlotte, North Carolina and Atlanta, Georgia are lower than in established areas such as Los Angeles and San Francisco. All of these things being equal, we would expect higher rates of homeownership in new areas.

The assimilation process may also differ in new destinations due to the variation of individual characteristics across places. Economic pull factors in non-traditional settlement areas may attract specific kinds of immigrants. Kandel and Parrado (2005) find that Latino immigrants working in the meat-processing industry in new destinations exhibit low levels of education and are likely to be recent-arrivals. Hall et al. (2011) also find that immigrants going to new destinations are more likely to be low-skill laborers, have lower rates of citizenship, and have less English-proficiency. Consequently, individual differences in socioeconomic and human capital characteristics may account for possible differences in homeownership rates between new and established destinations. Individual characteristics that are negatively associated with homeownership could counterbalance the place characteristics that would increase homeownership rates in new destinations.

#### *New Destinations and Immigrant Assimilation*

The literature on immigrant outcomes in new destinations has increased in recent years but still little attention has been given to housing tenure. Some findings on immigrant assimilation in new destinations yield results that show those in new areas may not be faring better across various outcomes than their counterparts living in established settlement areas. For example, studies on residential segregation find Latino immigrants in new destinations experience higher levels of segregation than those in established areas even after accounting for individual and metropolitan factors (Lichter et al., 2010), yet others show immigrants in new



destinations to be more integrated with the native born (Park and Iceland, 2011). In terms of educational attainment, Fischer (2010) finds that Guatemalan and Mexican immigrants experience higher school attrition rates in new settlement areas. Other studies on educational attainment show more favorable educational outcomes for Latino immigrants in new destinations. Stamps and Bohon (2006) find that Latino immigrants in new destinations exhibit higher levels of educational attainment than those in traditional areas. This relationship may be related to a selection effect in that highly educated Latino immigrants move to new destinations. This result differs from others that suggest low-skill immigrants are disproportionately represented in new destinations.

Although there is limited work regarding housing tenure in new settlement areas, the findings on other outcomes can be used to formulate predictions about homeownership across destination types. For example, time spent in the United States is an important factor in the *straight-line assimilation* perspective and homeownership should be positively related to it. In particular, immigrants who have spent more time in the United States are more likely to have the resources and knowledge needed to navigate the housing market and become homeowners. These resources include financial and human capital. If immigrants in new destinations are more likely to be recent arrivals then they might be less likely to be homeowners. Therefore, homeownership rates should be lower in new destinations due to recency of arrival. Other immigrant characteristics that may influence housing tenure differences across destination types include citizenship status and English-proficiency. Proof of citizenship status is required for loans and English-proficiency allows for immigrants to more easily navigate the home owning process in terms of communication with realtors and banks (McConnell and Marcelli, 2007).

Additional studies find that financial and human capital characteristics are positively associated with achieving homeownership (Burr et al., 2011). Therefore, differences in housing tenure across destinations could be due to immigrant differences in education and financial resources. Immigrant homeownership could be related to industry since some, such as construction and agriculture, may consist of a more transient labor force. Differences in industry affiliation across destination types may also influence housing tenure. Finally, life-course characteristics such as age, marital status, and having children are positively associated with homeowner attainment. These life-course characteristics give primary attention to life events related to family formation which may influence homeownership (Mulder, 2006). The life-course perspective states that homeownership may be a response to the need for more space due to family expansion (McConnell and Macelli, 2007). If immigrants across destination types differ in age or their stage in the life-course it could lead to observed differences in housing tenure.

*Research Objectives:*

This chapter has three research objectives. First, the study explores group differences in homeownership between foreign-born Mexicans and two understudied Latino immigrant groups: Salvadorans and Guatemalans. These latter groups have experienced considerable growth over the past two decades and share some similar characteristics with Mexicans. Therefore, the study examines their homeownership rates as an indicator of how they fare compared to Mexicans in the assimilation process. Next, the chapter analyzes whether observed group differences in homeownership are attributable to individual characteristics, such as time spent in the United States and socioeconomic variables, or to differences in their distribution across destination types (i.e. established vs. non-traditional settlement areas). Lastly, I run separate models for each

Latino-origin group to examine if individual characteristics explain differences in homeownership by destination type. Differences in homeownership rates across destination types can be influenced by these areas' contextual factors or the individual characteristics of the immigrants residing in these places.<sup>14</sup>

#### Data and Methods:

The data for this study comes from two sources. First, individual-level data on Mexican, Salvadoran, and Guatemalan immigrants come from the 2009-2011 sample of the American Community Survey (ACS).<sup>15</sup> Second, county-level data used to construct metropolitan area tabulations of immigrants come from the 1990 U.S. Census and 2006-2010 ACS five-year estimates. The five year estimates are necessary to have sufficient numbers of respondents for metropolitan areas and can be used to track changes in the foreign-born population from 1990-2010. The metropolitan area of residence available in the individual-level data uses 2000 metropolitan statistical area (MSA) boundaries. Therefore, the 1990 Census data and 2006-2010 ACS county level data are merged to 2000 MSA boundaries.

The analysis is limited to male household heads between the ages of 18 and 64. This is done to examine labor market characteristics which may not be applicable to those who are retired. Also, the study is limited to men since the literature on new destinations finds the most recently arrived immigrants to primarily be males. This approach is similar to the strategies employed by other work on immigrant homeownership (Myers and Lee, 1998; Painter et al., 2001). In addition, respondents who were living in group quarters are eliminated. Because the study's emphasis lies in particular metropolitan areas, respondents who live in non-metropolitan

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<sup>14</sup> However, this chapter mainly focuses on the latter (individual characteristics).

<sup>15</sup> The three year estimates were necessary to ensure a large enough sample of Salvadoran and Guatemalan immigrants.

areas are dropped from the analysis. The sample consist of 45,807 Mexicans, 4,454 Salvadorans, and 2,186 Guatemalans after using list-wise deletion for missing values.

### *Metropolitan Classification*

In order to distinguish between established and new destinations, I used metropolitan-level data from 1990 and 2010 based on the particular immigrant group in question<sup>16</sup>.

Established destinations are metropolitan areas that had a percent foreign-born population of the group in question (i.e. % foreign-born Mexicans) that exceeded the national average in 1990.

New destinations were determined by the growth of the foreign-born population from 1990 to 2010. These were areas that were not established destinations in 1990, but experienced larger than average percent growth in the foreign-born group in question between 1990 and 2010.

Additionally, new destinations had at least 1,000 members of the foreign group in question in 2010. This eliminates places that experienced immense growth based on very small populations in 1990 and 2010. Finally, I created a “low base/low growth” residual category for all other metropolitan areas that do not meet the criteria for established or new destinations. These areas are characterized by a small population of the foreign-born group in question in 1990 and experienced lower than average growth from 1990 to 2010.

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<sup>16</sup> Initially, I pursued various approaches to classifying metropolitan areas as established or new destinations. One approach followed studies that used arbitrary cutoff points in % growth (i.e. 150% or 200%) of the entire Latino population, including both native and foreign-born (Frey, 2006; Crowley and Lichter, 2009). However, the rapid growth of Mexicans, Salvadoran, and Guatemalans in most places resulted in classification schemes where nearly all metropolitan areas could be classified as “new destinations.” Other approaches considered new destinations to have larger than average populations in 2010 and have twice national % growth average over two observation periods (Hall, 2013). This resulted in classifications where none or only a few metropolitan areas (< 5) were classified as “new destinations.” The classification scheme used in this chapter provided a destination scheme based on national averages (both the base population in 1990 and % growth from 1990 to 2010) instead of arbitrary cutoff points and it provided a good mix of metropolitan areas labeled as established, new, and low-base/low-growth areas.

### *Dependent Variable*

The dependent variable is the respondent's tenure status. Tenure status is measured by a dichotomous indicator for whether the respondent owns or rents (1=own; 0=rent).

### *Independent Variables*

#### *Immigrant Assimilation*

Variables related to immigrant characteristics may influence immigrant homeownership rates. Therefore, a measure of *years in the United States* is included. These are categories with the "less than five years" serving as the reference category. In addition, *citizenship* status may be a major factor for achieving homeownership as naturalized citizens are more likely to be committed to remain in the country while non-citizens may be forced to live on the peripheries of society and not buy into the American Dream (McConnell and Marcelli, 2007). Citizenship is included as a dichotomous variable. *English proficiency* allows immigrants to more easily navigate housing markets and may increase access to financial institutions to assist with home purchases. English-proficiency is a dichotomous variable indicating if an immigrant speaks English well or very well.

#### *Industry & Occupation*

Measures of *industry* and *occupation* are included to examine differences in homeownership across labor market characteristics. These characteristics may differ by place. The literature on new destinations suggests certain industries and low-skill work serve as pull factors for immigrant laborers in new settlement areas. *Industry* is measured by a set of dummy variables for agriculture, construction, food manufacturing, durable manufacturing, wholesale trade, retail trade, low service, and a residual "other category." The "other" category is comprised of those working in a variety of high skill industries such as health, public, and

educational services. Those working in construction are the reference group because they are the modal category and an industry associated with pull factors to non-traditional areas. *Occupation* is measured by dummy variables that collapse occupations into white-collar, blue-collar, service, and farm and forestry occupations. The white collar category serves as the reference group.

#### *Financial/Human Capital*

Theories of human capital suggest that the transition to homeownership is based on individual-level characteristics that provide the necessary financial resources to achieve homeownership. Therefore, family income is included as a continuous variable measuring financial capital. In addition to financial capital, the analyses include educational degree as a measure of human capital. Dummy variables are also created for less than high school, high school, some college, and bachelor's degree or higher. The reference category is less than high school.

#### *Life Course*

The transition to homeownership may be related to life cycle stage, as reflected in marital status or parental status. Marital status is a dichotomous variable indicating whether or not the respondent is married. A dichotomous variable is used to identify if the respondent has a child present in the household. The transition to homeownership may increase with age as individuals accumulate resources and familiarity with the path to homeownership. Measures of age and age-squared examine this relationship. Age-squared is included to investigate if the relationship between housing tenure and age operates in a similar manner at older ages.

#### *Destination Type*

Based on the aforementioned classification of metropolitan types, dummy variables indicate whether the respondent lives in an established, new, or low base/low growth destination.

Since the focus is placed on non-traditional settlement areas, established destinations are used as the reference category.

#### Analysis:

The study uses 1990 and 2010 metropolitan-level data to classify areas by destination type and then link these classifications to the individual-level data. Next, each group is described as a whole followed by disaggregating group characteristics by destination type. Then logistic regression models are used to examine differences in housing tenure. The primary independent variable of interest is the respondent's type of metropolitan area of residence: established, new, or low-base/low-growth destinations. The strategy includes examining various sets of controls, including immigrant, life-course, and socioeconomic characteristics, in addition to destination type before including all covariates in the full model. Models are first run for the pooled sample followed by separate ones for Mexican, Salvadoran, and Guatemalan immigrants. All results come from weighted analyses (N's shown are unweighted).

#### Results:

Table 2 shows the distribution of immigrants across the three destination types in 1990 and 2010. All three groups experienced declines in the proportion living in established settlement areas between 1990 and 2010. In 1990, over 90% of Mexican immigrants lived in established destinations. By 2010, the percentage of Mexican immigrants in established settlement areas declined to 74%. In contrast, the percentage of Mexican immigrants in new destinations increased from 1% in 1990 to 11% in 2010. There was growth in the proportion of Mexicans living in low-base/low-growth areas as well, increasing from 7% in 1990 to 15% in 2010.

As with Mexicans, nearly the entire populations of Salvadorans and Guatemalans (91% and 89%, respectively) resided in established settlement areas in 1990. By 2010, these percentages dropped to 75% and 67%, respectively. Thus, Mexicans, Salvadorans and Guatemalans quickly grew in both new destination and low-base/low-growth areas<sup>17</sup>.

There are two measures of growth to summarize changes in the distribution of immigrants. First, the percent growth is calculated for the total group (in bold) and each destination type in Column 5. Overall, each group experienced immense growth in population size. The total Mexican immigrant population increased by 161% from 1990 to 2010 (3,978,317 to 10,394,527) while the total number of Salvadorans (460,400 to 1,092,456) and Guatemalans (222,968 to 721,650) increased by 137% and 223%, respectively. As expected, the largest increases took place in new destinations with percent growth well over 2,000% for Mexicans (2,168%), Salvadorans (2,859%), and Guatemalans (3,443%). Needless to say, this partly reflects the low base for 1990. The largest numerical increases were for established destinations. Mexicans increased from 3.7 million in 1990 to 7.7 million in 2010 in established areas.

In addition to percent growth, I calculated Simpson's Index of Diversity for each immigrant group to describe changes in the distribution across destination types from 1990 to 2010. Simpson's Index of Diversity represents the probability that two individuals randomly selected would be from different destination types. The index ranges from zero to one with values closer to one representing more diversity. These results show that Mexican diversity across destinations increased by 173% from 1990 to 2010 while increasing for Salvadorans and Guatemalans by 135% and 158%. These figures emphasize the change in the distribution of

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<sup>17</sup> Limited to metropolitan statistical areas.



these groups across different types of areas. They do not provide information on changes in the size of the their populations.

Table 3 provides a descriptive account of the sample of Mexican, Salvadoran, and Guatemalan immigrants. These individuals are male household heads between the ages of 18 and 64. For each variable there are significant differences across the three groups (significance tests shown in Column 4). In terms of housing tenure, just under half of Mexicans (45.0%) and Salvadorans (46.3%) are homeowners and just over one-quarter of Guatemalans (28.9%) own their home. Guatemalans and Salvadorans have larger home values and pay higher rents than Mexicans.

The distribution of the ACS sample across destination type is similar to the results shown using the full-count data (see Table 2). Seventy-three percent of Mexicans and Salvadorans in the sample live in established settlement areas whereas 66% of Guatemalan immigrants do so. Roughly 10% of all groups live in new destinations.

The descriptive statistics for assimilation variables indicate Guatemalans are more recent arrivals compared to Mexicans and Salvadorans. Fifteen percent of Guatemalans in the sample have been in the United State for five years or less versus 8% and 6% of Mexicans and Salvadorans, respectively. Citizenship rates tend to be low for each immigrant group, roughly around 30%. Just over half of each group reports speaking English well or very well.

The three groups exhibit differences in socioeconomic characteristics. There are few differences across groups in industry except for those in agriculture (which are overall very low). Only 5.4% of Mexican immigrants work in agriculture (contrary to common belief) compared to 0.5% of Salvadorans and 1.5% of Guatemalans. A large portion of the sample is employed in

construction, low skill services, and “other”<sup>18</sup> industries. The modal category for Mexicans is construction (26.0%) closely followed by “other” industry (25.2%) and low-skill service (17.1%). “Other” industry is the model category for both Salvadorans (33.1%) and Guatemalans (30.9%) followed by construction (Salvadorans – 25.1%; Guatemalans – 27.0%). Distribution across types of occupation is rather similar across groups with the exception of Salvadorans being less likely to have an occupation categorized as farm or forestry (5.9%) than Mexicans (12.3%) and Guatemalans (10.7%).

The groups share similar educational profiles. Around half of all immigrants in the sample have less than a high school degree and under 10% have a bachelor’s degree or higher. Salvadorans report the highest level of family income (\$50,442) followed by Mexicans (\$45,199) and Guatemalans (\$43,180). Mexicans have the highest marriage rates (72%) followed by Salvadorans (65%) and Guatemalans (61%). Mexicans are also more likely to have children present in the household (73%) than Salvadorans (67%) and Guatemalans (59%).

Table 4 examines differences in individual characteristics across destination types for each immigrant group. I only find differences in homeownership across destination types among Mexicans. Mexican homeownership is highest in established destinations (48.6%) in comparison to new destinations (33.5%) and low-base/low-growth areas (37.1%). In addition, the table shows that home values tend to be highest in established areas for all groups<sup>19</sup>. The average home value for Mexicans in established destinations is \$192,608 and only \$129,374 in new settlement areas. The difference in home values by place is even larger for Salvadoran and

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<sup>18</sup> “Other” industries include high skill industries such as health, public, and educational services.

<sup>19</sup> It is important to note that established areas include some of the most expensive housing markets in the nation (Los Angeles for all groups; Washington D.C. for Salvadorans and Guatemalans, and New York City for Guatemalans).

Guatemalan immigrant homeowners. The average home value for Salvadorans is nearly \$100,000 higher in established versus new destinations. Guatemalan homeowners in established areas have home values that are on average more than \$130,000 than those in new destinations. Finally, among Mexican and Guatemalan immigrants, the average rent is less expensive in new destinations than established settlement areas. For Mexicans, rent is higher in established (\$832) and low-base/low-growth (\$819) areas than in new destinations (\$647). Rent for Guatemalans in established areas is the highest out of all groups (\$983) versus rent in low-base/low-growth (\$734) and new destinations (\$646). These findings are consistent with Light's (2006) argument that expensive housing prices in established destinations, such as Los Angeles, deflected migration to less expensive housing markets in new destinations.

Additionally, there are significant differences across destination types for assimilation, socioeconomic, and life-course characteristics. Other findings show that across all groups, respondents living in both new and low-base/low-growth areas are likely to have been in the United States for a shorter period of time compared to those living in established areas. For instance, over a quarter (25.8%) of Guatemalan immigrants in new destinations have been in the U.S. for less than 5 years compared to only 12% of Guatemalan immigrants in established settlement areas.

Citizenship rates tend to be lower in new destinations. Mexican immigrants in established areas (31.1%) have nearly double the citizenship rates of Mexicans in new areas (15.7%). Immigrants' industry of work is relatively similar across settlement areas with the exception of a higher proportion of construction workers in new destinations (nearly 35% for each group versus roughly 25% in other areas). Mexican, Salvadoran, and Guatemalan immigrants are less likely to be employed in white-collar occupations in new destinations than

they are in other areas. There are also differences in family income across destination types for Mexicans and Guatemalans. For example, the average family income for Mexicans in new destinations is \$36,035 and \$47,341 in established settlement areas. The average family income for Guatemalans in established metropolitan areas is \$45,403 and only \$36,374 in new destinations.

There are also some significant differences in life-course characteristics by place type for each group. Marriage rates for Mexicans are larger in established (73.9%) versus low-base/low-growth (66.6%) and new destinations (65.9%). Similarly, immigrants in established areas are approximately 5 years older than their counterparts in new settlement areas. This table provides some evidence that suggest differences in homeownership across destination types may be due to the individual characteristics of immigrants residing in these areas. In general, immigrants in non-traditional destinations are less assimilated, have lower human capital, and less far along in the life-cycle than those in established areas.

The following tables consist of multivariate analyses to identify mechanisms for differences across national-origin groups and destination types. Results from the logistic regressions to examine differences by national-origin are shown in Table 5. The bivariate results are consistent with those presented above. On average, Guatemalans have only half the odds of Mexicans (reference group) to be homeowners (odds ratio = 0.50). There is no significant difference in homeownership rates between Salvadorans and Mexicans. The addition of all other covariates in the full model do not substantially change these parameter estimates. The odds for Guatemalans increase by 5% (odds ratio = 0.55) yet they remain significantly less likely than Mexican immigrants to be homeowners. There is still no significant difference between Salvadorans and the reference group.

The full model yields significant results for the relationship between homeownership and a variety of other individual characteristics. Immigrants who have been spent more years in the U.S. are more likely to be homeowners. Those who have lived in the U.S. between six and ten years are nearly 50% more likely (odds ratio = 1.47) than the most recently arrived immigrants (reference group) to own their home. Immigrants who have been in the U.S. for 21 years or longer are 3.8 times more likely to own their homes than the most recently arrived immigrants (reference group). Citizenship (odds ratio = 2.02) and English-proficiency (1.42) also increase the odds for homeownership.

There are also significant differences in housing tenure across industries and occupational standings. Immigrants working in agriculture (odds ratio = 0.77), retail trade (odds ratio = 0.82), and low service industries (odds ratio = 0.81) are less likely than those in the construction industry to be homeowners. Being in durable manufacturing is associated with a 12% increase (odds ratio = 1.12) in the odds of owning a home. Compared to white-collar workers, immigrants in service (0.680 and farm and forestry (0.78) occupations have lower odds of homeownership.

Among education groups only those with some college (odds ratio = 1.13) and a bachelor's degree or higher (odds ratio = 1.27) are found to have higher odds of homeownership than those with a high school education. Increases in family income (odds ratio=1.70) significantly improve the odds of owning a home.

The findings for life-course variables in the full model reveal that being married (odds ratio = 1.64), having children in the household (odds ratio = 1.68), and age (1.08) result in higher odds of homeownership. The parameter estimate for age squared is also significant (odds ratio =

0.999) suggesting that homeownership increases with age but tails off at later ages. Individual characteristics do not explain group differences in homeownership.

The proceeding analyses disaggregate the sample by group and examine the relationship between homeownership and destination type while controlling for the same set of covariates<sup>20</sup>. Tables 6-9 present logistic regression results for each immigrant group. The primary focus is on the parameter estimates for destination types. Parameter estimates for the bivariate model (Model 1) are compared to the full model (Model 6). Models 2 through 5 are then used to examine which set of covariates can be used to explain differences in the results from the bivariate and full models. Model 2 includes assimilation characteristics, Model 3 examines industry and occupation, Model 4 looks at education and income, and Model 5 considers life-course variables.

Table 6 shows odds ratios for Mexican immigrants. The bivariate results indicate that immigrants living in new destinations and low-base/low-growth areas have lower odds of homeownership than those living in established settlement areas (reference category). Mexicans in new destinations have 53% of the odds and those in low-base/low-growth have 63% of the odds of those in established areas to own their home. Once controls for assimilation, socioeconomic, and life-course variables are included in the full model (Model 6), there are no significant differences in homeownership across destination types. Mexican immigrants in new destinations and low-base/low-growth areas no longer have significantly lower homeowner rates than those in established places. The mechanism for this is identified below.

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<sup>20</sup> Destination type is not included in the pooled sample because place types are computed separately for each group. Although all groups may share similar classifications (i.e. Los Angeles as an “established area” for all groups), there are considerable differences in how metropolitan areas are classified for each group.

Other results from the full model reveal time spent in the U.S. increases the odds of owning a home. Mexican immigrants who have been in the U.S. between six and ten years (odds ratio = 1.47) are nearly 50% more likely than recent arrivals (reference category) to be homeowners. Those who have spent 21 years or more in the U.S. have nearly four times the odds (odds ratio = 3.76) of recent-arrivals to own their home. Similar to the pooled model, Mexican immigrants who are citizens (odds ratio = 2.05) and English-proficient (odds ratio = 1.42) have higher odds of attaining homeownership.

The full model also indicates differences across industries and occupational standing. Workers in agriculture (odds ratio = 0.75), retail trade (odds ratio = 0.81) and low service industries (0.79) have lower odds of homeownership than Mexican immigrants in the construction industry. Those in durable manufacturing (odds ratio = 1.11) exhibit the highest odds of homeownership. Immigrants in service (odds ratio = 0.67) and farm and forestry (odds ratio = 0.78) occupations have lower odds of owning their homes than white-collar workers.

Education and income increase the odds of homeownership. Mexican immigrants with some college education and a bachelor's degree or higher are 12% and 32% more likely than those with less than a high school degree to own their home. Increases in family income (odds ratio = 1.64) results in higher odds of homeownership. Finally, life-course characteristics such as marital status (odds ratio = 1.65), having a child (odds ratio = 1.67), and age result in higher homeowner rates.

Columns 2-5 include various sets of covariates, along with destination type, to investigate which individual characteristics could be responsible for the homeownership gap for Mexican immigrants living in both new destinations and low-base/low-growth areas. Model 2 shows results that control for immigrant assimilation variables (years in the U.S., citizenship, and

English-proficiency). Place differences in homeownership remain significant but the gap has substantially decreased after assimilation variables are accounted for. The homeownership difference between Mexicans in new destination and established areas decreases from 47% (odds ratio = 0.53) to 10% (odds ratio = 0.90)<sup>21</sup>. The difference for those living in low-base/low-growth areas declines from 37% (odds ratio = 0.63) to 16% (odds ratio = 0.84). The inclusion of assimilation variables suggests that observed place differences in homeownership are substantially due to the fact that immigrants in non-traditional areas are more recently arrived, have lower citizenship rates, and lower English-proficiency.

Model 3 controls for respondents' industry and occupation. This does not substantially change the parameter estimates for destinations (relative to the bivariate model). The odds of homeownership increase for those in new destinations (0.53 to 0.56) and low-base/low-growth (0.63 to 0.67) areas. Next, controls for education and logged family income are included in Model 4. After controlling for these human capital characteristics, the destination effect remains significant with only some changes in parameter estimates. Mexicans in new destinations and low-base/low-growth are still 35% and 32% less likely to own their home compared to those in established areas.

Next, life-course characteristics including marital status, presence of children in the household, and age are controlled for in Model 5. The inclusion of these covariates increases the odds of homeownership for Mexicans in new destinations (0.53 to 0.78) and for those in low-base/low-growth areas (0.63 to 0.81), relative to those in established ones. Comparing the results from Models 2 through 5, it appears that assimilation variables (years in the U.S., citizenship, and English-proficiency) and life-course characteristics are both responsible for changes in the

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<sup>21</sup> This is calculated as follows:  $1.00 - .90 = .10$



parameter estimates for destination observed in the bivariate and full models. This suggests that differences in individual characteristics, such as assimilation and life-course factors, explain observed homeownership differences across destination types.

Table 7 shows the logistic regression results for Salvadoran homeownership. The same analytic strategy used for Mexican immigrant homeownership is applied for Salvadorans. In contrast to the results for Mexicans, this table reveals a suppression effect. Specifically, the bivariate model reveals no significant differences in housing tenure across destinations for Salvadoran immigrants. However, the full model (Model 6) indicates that Salvadoran immigrants living in new destinations and low-base/low-growth areas have significantly higher odds than those in established areas to be homeowners. Controlling for all other covariates, those in new destinations and low-base/low growth areas are 2.3 ( $p < .001$ ) and 1.39 ( $p < .01$ ) times more likely than those living in established ones to own their homes. Thus, these results suggest that if Salvadoran immigrants in new destinations and low-base/low-growth areas shared similar values on the covariates as their counterparts in established metropolitan areas, they would experience higher homeownership rates.

The reason for the lack of an association at the bivariate level can be seen from the results in Table 4 which showed that Salvadorans in new destinations and low-base/low-growth areas are disproportionately comprised of more recently-arrived immigrants compared to established areas (where more immigrants have spent more time in the United States). For instance, over half (50.4%) of Salvadorans in established destinations have been in the U.S. for over 21 years, yet less than a quarter (23.0%) in new destinations have been in the U.S. for a similar length of time. Since length of time is positively associated with homeownership, the fact that Salvadorans in new destinations are disproportionately recent-arrivals suppresses the observed

homeownership rates in new settlement areas. If Salvadorans in new destinations had spent more years in the U.S., they would in fact exhibit higher homeownership rates than those in established areas. The same thing is taking place due to differences in education, income, and life-course characteristics. Those in new destinations and low-base/low-growth areas are less educated, have less income, younger, less likely to have children and being married. These differences also suppress observed homeownership in non-traditional areas. Once these are accounted for, Salvadorans in these areas would be predicted to have higher rates of homeownership versus those in established ones.

Other significant results in the full model are also worth noting. Those in the United States for longer periods of time have higher odds of homeownership than the most-recently arrived. Immigrants in the United States for more than 21 years are nearly five times more likely than those in the country for less than five years to own their homes. These results are similar to those found for Mexicans. Salvadorans who are citizens (odds ratio = 1.68) and English-proficient (odds ratio = 1.25) are more likely to be homeowners. Although there were a few significant differences in housing tenure across industries and occupational status in the bivariate model, they become insignificant after accounting for other individual characteristics. This may be due to accounting for income.

In terms of education there is only a marginally significant difference between Salvadorans with some college (odds ratio = 1.28) and those with less than a high school degree. Surprisingly, those with bachelor's degrees or higher do not have higher odds of homeownership than those with less than a high school degree. Logged family income increases the odds of owning a home, though the parameter estimate is substantially lower than in the bivariate model (2.09 vs. 2.91). The parameter estimates for marital status (odds ratio 1.53) and children in the

household (1.81) are less than half of the estimates shown in the bivariate models. Still, those who are married and have children are significantly more likely to own their homes. Finally, age (odds ratio = 1.20) increases the odds for homeownership although this relationship declines in later ages (age square = 0.999).

Similar to the analysis for Mexican, I work my way back to examine how the different sets of covariates influence the parameter estimates for place type. Controlling for assimilation variables, the odds of homeownership for Salvadorans in new destinations nearly double (1.00 to 1.80) and become significant. This suppression effect suggest if time spent in the U.S. was equal across destination types, those living in new destinations would be 80% ( $p < .001$ ) more likely than those in established destinations to be homeowners.

In Model 3, the parameter estimate for Salvadoran immigrants living in new destinations becomes significant and the odds increase by 30% (1.00 to 1.31) when controlling for industry and occupation. Model 4 controls for education and logged family income and yields results showing that Salvadorans in new destinations have higher odds of homeownership than those in established areas (odds ratio = 1.76). The disproportionate amount of immigrants in new destinations with low levels of education and income works to suppress homeownership rates.

Controlling for life-course characteristics in Model 5, the result indicate an increase in the odds of owning a home for Salvadorans in new destinations (1.23 to 1.62) and low-base/low-growth metropolitan areas (1.05 to 1.36). Life-course characteristics are shown to suppress observed homeownership rates in these areas. Immigrants in these areas are more likely than those in established ones to be unmarried, childless, and younger. If these characteristics were similar, Salvadorans in non-traditional metropolitan areas would have higher rates of homeownership.

Table 8 presents the logistic regression results for Guatemalan immigrant homeownership. The bivariate model reveals no significant differences in housing tenure for Guatemalans by destination type. Yet, the full model results indicate that Guatemalan immigrants living in new destinations (odds ratio = 2.68) and low-base/low-growth areas (odds ratio = 1.99) have significantly higher odds of homeownership than those in established areas.

Similar to the Salvadoran analysis (Table 7), Models 2 through 5 are examined to explain the source of the suppression effect. The inclusion of assimilation variables in Model 2 increases the odds of homeownership for Guatemalans in new and low-base/low-growth to 2.31 ( $p < .001$ ) and 1.62 ( $p < .01$ ). This illustrates that immigrants in non-traditional areas are disproportionately recent-arrivals compared to those in established places. The descriptive results from Table 4 show that over a quarter (25.8%) of Guatemalans in new destinations and nearly 20% in low-base/low-growth areas have only been in the U.S. for less than five years compared to those in established areas (12.2%). If Guatemalan immigrants in non-traditional places had longer tenure in the U.S., they would have higher odds of homeownership.

Model 3 indicates that controlling for occupation and industry has little effect on place differences in homeownership. Model 4 reveals that education and income decrease the parameter estimate for new destinations but have little effect on low-base/low-growth areas. Model 5 includes controls for life-course characteristics which also increase the odds of homeownership for those living in new and low-base/low-growth areas. The odds in new destinations increase from 1.00 to 1.57 and in low-base/low-growth areas from 1.16 to 1.55. This suppression effect reflects the fact that Guatemalan immigrants in non-traditional areas are disproportionately younger and without children compared to those in established places. The mean age for new destinations is 34.5 years (see Table 4) and 39.1 years in established. Just

over half of Guatemalans in low-base/low-growth areas have a child present in the household compared to 61% in traditional areas. These differences in life-course characteristics appear to contribute to suppressing observed homeownership in the bivariate model.

The full model also yields significant results for homeownership and other covariates which are similar to the results for Mexicans and Salvadorans. Length of stay in the United States is positively associated with being a homeowner. For example, Guatemalan immigrants that have been in the United States for over 21 years are 4.81 times more likely to own their home compared to those in the country for less than five years (reference group). Being a citizen (odds ratio = 2.35) and English-proficient (1.85) also increase the odds of homeownership. In the full model, there are no significant differences in homeownership across industries, occupational status, and education groups. However, family income (odds ratio = 2.17) is shown to increase the odds of owning a home. Those who are married (odds ratio = 1.99) and have children in the household (odds ratio = 1.53) have higher odds of homeownership. Finally, age (odds ratio = 1.17) is positively associated with homeownership and tails off in later ages (age square = 0.999).

Table 9 presents logistic regression results for Mexican immigrants who arrived in the United States within the last five years. Due to the cross-sectional nature of the American Community Survey, it is impossible to distinguish the time-order relationship between homeownership and variables such as marital status and the presence of children in the household. It could be the case that homeowner attainment influences marital status, the decision to have children, and other covariates in the previous analyses. Therefore, information on year of marriage and year of birth of the youngest child in the household to is used to identify respondents who were married or had a child within the last five years. Because the year

individuals become homeowners cannot be identified, those who had a child or were married within the last five years are excluded from the analysis. As a result, a sample is constructed in which the individuals who were married or had children present in the household before they became homeowners can be identified. The sample includes those who are not married or do not have children along with those who were married more than five years ago or had their youngest child five years ago. Since they have been in the United States for less than five years, one can be certain it is marital status and children in the household that influence housing tenure and not the other way around. The indicator for citizenship is removed from the analysis because one must live in the U.S. for a minimum of five years to become a citizen. The final sample size for recently-arrived Mexican immigrants is 1,456.

The bivariate results indicate that recently-arrived Mexican immigrants living in new destinations and low-base/low-growth areas are significantly less likely than those in established areas to be homeowners. This result is similar to the one found in Table 6 which includes all Mexican respondents. Immigrants in new destinations have only 35% of the odds of those in established areas to own their homes. Mexicans in low-base/low-growth areas only have 40% of the odds of immigrants in established places to be homeowners. In Model 6 (full model), the odds for those in new destination increase from 0.35 in the bivariate to 0.64 but the result is not statistically significant. However, the results indicate that Mexicans living in low-base/low-growth areas remain significantly less likely to be homeowners (odds ratio = 0.38). This result differs from Table 6 (with all Mexicans) where I found no significant place differences after including all covariates.

Similar to the strategy used in previous tables, models with varying sets of controls are examined to see what accounts for the parameter estimate for new destinations (0.35 in the

bivariate model) becoming insignificant in the full model. Model 2 controls for English-proficiency but does not substantially change the parameter estimates for destination type. Controlling for industry and occupation in Model 3 and income and education in Model 4 somewhat changes the parameter estimates for those in new destinations but the general finding is that those in new destinations and low-base/low-growth areas are still significantly less likely than those in established settlement areas to be homeowners. However, the parameter estimate for new destinations becomes only marginally significant ( $p < .10$ ) in Model 5, which controls for life-course characteristics. The parameter estimate for low-base/low-growth areas decreases (odds ratio = 0.49) but is still significant. This model provides some evidence that life-course characteristics, such as having a child present in the household and age, explain part of the difference in homeownership between recently-arrived Mexican immigrants in new and established destinations.

#### Discussion & Conclusion:

This chapter used recent data from the American Community Survey (2009-2011) to explore differences in housing tenure across established, new, and low-base/low-growth immigrant settlement areas for Mexican, Salvadoran, and Guatemalan male household heads. In particular, the first research objective was to examine the prevalence of homeownership among national origin groups. The descriptive and multivariate analyses indicated that Mexicans are significantly more likely than Guatemalans to be homeowners even after controlling for various individual characteristics. There were no significant differences between Mexicans and Salvadorans.

The second objective was to examine the role of destination type in homeownership. In analyses limited to Mexicans, there were no discernible housing tenure differences across

destination types after controlling for individual characteristics. In particular, immigrant (time spent in the U.S., English-proficiency, and citizenship) and life-course characteristics (age, marital status, and having a child in the household) were largely responsible for the initial observed gaps in homeowner attainment. This analysis suggest that lower homeowner rates initially observed in new and low-base/low-growth areas were due to the fact that Mexican immigrants living in these areas exhibit characteristics that decrease the odds of homeownership. This includes residing in the United States for a shorter amount of time and having lower marriage rates or not having children in the household. Homeownership is positively associated with these characteristics.

One of the contributions of this study was the inclusion of analyses for Salvadoran and Guatemalan immigrants: two rapidly growing Latino groups who have largely been understudied in the immigrant assimilation literature. Based on bivariate analyses, there were no significant differences across destination types for Salvadoran immigrants. However, when controlling for additional individual characteristics, Salvadoran immigrants living in new and low-base/low-growth areas were found to be significantly more likely to be homeowners than those in established destinations if they were more assimilated, had higher levels of education and income, and were further along in the life-course.

There were similar results for Guatemalan immigrants. Guatemalan immigrants in new and low-base/low-growth destinations are more likely to own their homes after controlling for individual characteristics. The results for Salvadoran and Guatemalan immigrants represented a suppression effect. That is, there were no observable differences in the bivariate model because immigrants in non-traditional areas were disproportionately recent-arrivals, had lower levels of education and income, and less likely to be married and have children. As a result,



homeownership rates for Salvadorans and Guatemalans in non-traditional areas were suppressed. When these characteristics were accounted for in the full model, the results indicated that they would actually have higher rates of homeownership than those in traditional places. These findings suggest Salvadoran and Guatemalans may experience favorable housing outcomes over time in non-traditional destinations as they age and become more settled. After spending a longer period of time they are more likely to become married, have children, and save more money.

The chapter finds that differences in individual characteristics account for observed differences in homeownership across place types. In the case of Mexicans, assimilation, socioeconomic, and life-course characteristics explain observed differences while Salvadorans and Guatemalans in non-traditional areas have higher homeowner rates when these factors were controlled for in the full model. The next step to this research is to consider metropolitan characteristics and conduct multilevel models. Future research will examine the role of place characteristics such as housing costs, availability of new or vacant housing units, and other macro-level factors related to homeownership.

In particular, it could be the case that contextual factors across destination types contribute to differences in homeownership above and beyond individual characteristics. These factors may include the price-to-rent ratio and the availability of new housing. In places where the price-to-rent ratio is high, homeownership rates may be lower for all groups. In addition, the presence of new housing may signal more available housing options (Flippen, 2010). Using examples from three destinations types for Mexican immigrants, Los Angeles (established), Charlotte, NC (new), and Kansas City, MO (low-base/low-growth), it appears that there are more

favorable contextual factors in Charlotte and Kansas City versus Los Angeles<sup>22</sup>. Overall homeownership rates<sup>23</sup> are higher in Charlotte (67.2%) and Kansas City (67.8%) than in Los Angeles (49.8%). The two former cities also have a higher percentage of housing units built within the last ten years (26.9% and 15.1%) than Los Angeles (6.8). Finally, the price-to-rent ratio<sup>24</sup> in Charlotte (18.3) and Kansas City (17.3) is lower than Los Angeles (31.8) signaling a better decision to purchase a home in non-traditional areas while it is a better decision to rent in Los Angeles due to high housing values.

This study contributes to the literature on immigrant assimilation by examining an important outcome that has been understudied in research related to new destinations: housing tenure. Although it was not in the scope of this study, immigrant homeownership may have significant impacts on communities in non-traditional settlement areas. Immigrant homeownership in new destinations is important because it may be consequential in determining whether the immigrant community can become established or if it will become a transient one with weaker community ties and support networks due to continual turnover. For example, Molloy et al. (2011) show that renters are more likely than homeowners to internally migrate. Also, Kritz et al. (2011) show that recent migrants are more likely to migrate out of metropolitan areas in new destinations in comparison to their counterparts in traditional destinations who are more likely to remain in the same metropolitan area.

These studies *imply* that low rates of immigrant homeownership in new destinations may be problematic for the formation of strong immigrant communities that could provide support

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<sup>22</sup> Examples come from 2010 American Community Survey

<sup>23</sup> Calculated for total population

<sup>24</sup> Calculated as follows: (median housing value) / (median gross rent \* 12). Higher values mean it is a better economic decision to rent vs. purchasing a home.

networks for immigrants in non-traditional settlement areas. However, the findings of this study suggest Latino immigrants in new destinations are faring no worse than those in established ones. In fact, once Salvadoran and Guatemalan immigrants in non-traditional areas become more assimilated they are predicted to experience higher rates of homeownership in comparison to those in traditional immigrant gateways. As they accumulate more time in the U.S. they will be more likely to become married and have children which are positively associated with owning a home. The current Salvadoran and Guatemalan immigrants in non-traditional areas are the most recently-arrived and would be expected to have lower homeownership rates than those who have been in the country for longer periods of time. Therefore, there is optimism for the future that Latino immigrants in non-traditional destinations are able to become homeowners and establish permanent roots.

**Table 1. Portrait of all Foreign-Born Mexicans, Salvadorans, and Guatemalans living in the United States (2009-2011)**

	Mexicans	Salvadorans	Guatemalans
Median Age	38.0	39.0	34.8
% Bachelor's Degree or Higher	4.6	5.4	5.2
% English Proficient	50.1	51.9	45.8
% Citizen	22.8	27.7	23.1
% in Poverty	30.1	20.3	28.5
N =	11,648,613	1,118,039	751,810

Source: American Community Survey 2009-2011 (individual file)

**Table 2. Distribution of Immigrants Across Established and New Destinations**

	1990		2010		Growth in Population Size <sup>a</sup>	Index of Diversity		% Change in Diversity <sup>b</sup>	N of MSAs
	%	N	%	N		1990	2010		
<b>Total Foreign Born Mexicans</b>		<b>(3,978,317)</b>		<b>(10,394,527)</b>	<b>161.28</b>	<b>0.15</b>	<b>0.41</b>	<b>173.3</b>	<b>309</b>
In Established Metros	91.8	(3,653,042)	74.3	(7,722,025)	111.4	--	--	--	46
In New Destinations	1.3	(50,370)	11.0	(1,142,456)	2,168.1	--	--	--	95
In Low Base, Low Growth Areas	6.9	(274,905)	14.7	(1,530,047)	456.6	--	--	--	168
<b>Total Foreign Born Salvadorans</b>		<b>(460,400)</b>		<b>(1,092,456)</b>	<b>137.3</b>	<b>0.17</b>	<b>0.40</b>	<b>135.3</b>	<b>309</b>
In Established Metros	91.0	(418,857)	75.0	(819,215)	95.6	--	--	--	14
In New Destinations	0.7	(3,193)	8.7	(94,485)	2,859.1	--	--	--	20
In Low Base, Low Growth Areas	8.3	(38,350)	16.4	(178,756)	366.1	--	--	--	275
<b>Total Foreign Born Guatemalans</b>		<b>(222,968)</b>		<b>(721,650)</b>	<b>223.7</b>	<b>0.19</b>	<b>0.49</b>	<b>157.9</b>	<b>309</b>
In Established Metros	89.3	(199,167)	66.7	(481,498)	141.8	--	--	--	19
In New Destinations	1.0	(2,220)	10.9	(78,658)	3,443.2	--	--	--	24
In Low Base, Low Growth Areas	9.8	(21,851)	22.4	(161,480)	639.0	--	--	--	266

Based on County Level 2006-2010 ACS 5 Year Estimates

<sup>a</sup> $((N_{2010} - N_{1990}) / N_{1990}) * 100$

<sup>b</sup> $((\text{Diversity}_{2010} - \text{Diversity}_{1990}) / \text{Diversity}_{1990}) * 100$

**Table 3. Descriptives for Latino Immigrants**

	Mexicans	Salvadorans	Guatemalans	Test Statistic
	%	%	%	
Homeowner	45.0	46.3	28.9	$\chi^2 = 304.459$ ***
Housing Value (\$)	181,427	231,989	233,564	F = 102.57 ***
Rent/month (\$)	802	911	889	F = 238.32 ***
Destination				
Established	72.7	72.8	65.9	$\chi^2 = 133.858$ ***
New	12.3	9.9	12.0	
Low Base/Low Growth	15.1	17.3	22.1	
Time Spent in U.S.				
<= 5 years	7.6	6.3	15.3	$\chi^2 = 438.757$ ***
6-10 years	15.0	15.2	22.5	
11-15 years	17.9	16.6	15.1	
16-20 years	14.9	15.2	14.4	
>= 21 years	44.6	46.6	32.8	
Citizen	27.7	34.7	25.8	$\chi^2 = 111.826$ ***
Speaks English Well	56.3	62.8	55.6	$\chi^2 = 72.636$ ***
Industry				
Agriculture	5.4	0.5	1.5	$\chi^2 = 462.574$ ***
Construction	26.0	25.1	27.0	
Food Manufacturing	2.7	2.2	2.9	
Durable Manufacturing	12.8	10.6	10.0	
Wholesale Trade	3.9	4.2	3.5	
Retail Trade	6.8	7.9	6.2	
Low Skill Service	17.1	16.4	17.9	
Other Industry	25.2	33.1	30.9	
Occupation				
White Collar	16.3	18.7	18.4	$\chi^2 = 186.868$ ***
Blue Collar	56.1	58.7	54.0	
Service	15.3	16.7	16.9	
Farm & Forrestry	12.3	5.9	10.7	
Education				
< High School	49.8	48.0	50.6	$\chi^2 = 35.905$ ***
High School	33.4	33.2	29.9	
Some College	10.4	12.0	11.9	
Bachelor's+	6.5	6.8	7.6	
Family Income (\$)	45,199	50,442	43,180	F = 42.69 ***
Married	71.8	65.2	60.8	$\chi^2 = 235.056$ ***
Child in Household	72.7	67.2	59.3	$\chi^2 = 293.324$ ***
Age (years)	40.50	40.79	38.07	F = 85.95 ***
<b>Total</b>	<b>45,087</b>	<b>4,454</b>	<b>2,816</b>	--

(Includes male household heads, ages 18-64); values are weighted

**Table 4. Demographic Characteristics by Destination Type**

	Mexicans				Salvadorans				Guatemalans			
	<i>Established</i> %	<i>New</i> %	<i>LB/LG</i> <sup>a</sup> %	<i>Test Statistic</i>	<i>Established</i> %	<i>New</i> %	<i>LB/LG</i> %	<i>Test Statistic</i>	<i>Established</i> %	<i>New</i> %	<i>LB/LG</i> %	<i>Test Statistic</i>
Owens Home	48.6	33.5	37.1	631.1 ***	45.6	50.9	46.8	4.4	28.2	28.2	31.3	2.3
Home Value (\$)	192,608	129,374	149,164	148.4 ***	253,918	149,900	193,172	45.1 ***	276,805	144,385	161,062	40.5 ***
Rent (\$)	832	647	819	86.5 ***	960	694	811	28.3	983	646	734	58.0 ***
Years in the U.S.				2819.8 ***				141.1 ***				102.5 ***
<= 5 years	5.7	14.9	10.8		5.9	7.2	7.7		12.2	25.8	18.6	
6-10 years	12.5	24.1	19.7		13.5	23.3	18.0		21.4	28.7	22.4	
11-15 years	15.8	26.0	21.7		14.9	27.7	17.2		13.5	17.3	18.7	
16-20 years	14.8	14.0	16.2		15.3	18.8	13.1		15.8	10.6	12.1	
21+ years	51.3	20.9	31.7		50.4	23.0	43.9		37.1	17.6	28.3	
Citizen (1=yes)	31.1	15.7	21.0	738.3 ***	36.0	21.9	37.0	36.0 ***	27.3	17.3	25.7	14.6 **
Speaks English Well	55.7	56.9	58.8	24.1 ***	62.7	59.8	64.6	2.8	56.5	50.5	55.7	4.3
Industry				568.0 ***				133.9 ***				56.1 ***
Agriculture	5.7	4.2	5.2		0.5	0.0	0.5		1.0	1.7	3.2	
Construction	23.8	35.4	28.9		25.2	35.6	18.8		25.4	34.7	27.5	
Food Manufacturing	2.7	3.2	2.5		1.3	6.5	3.6		2.4	4.4	3.4	
Durable Manufacturing	13.5	11.4	10.5		10.0	11.9	12.6		11.2	8.1	7.6	
Wholesale Trade	4.3	2.7	3.3		4.2	3.6	4.6		3.7	4.7	2.4	
Retail Trade	7.0	4.7	7.3		8.3	5.8	7.4		7.0	3.6	5.4	
Low Service	16.4	17.8	20.1		15.9	11.2	21.5		17.8	19.9	16.9	
Other Industry	26.6	20.6	22.1		34.7	25.4	31.0		31.5	23.0	33.6	

(Continued on next page)

**Table 4. Demographic Characteristics by Destination Type (continued)**

	Mexicans				Salvadorans				Guatemalans			
	<i>Established</i> %	<i>New</i> %	<i>LB/LG</i> <sup>a</sup> %	<i>Test Statistic</i>	<i>Established</i> %	<i>New</i> %	<i>LB/LG</i> %	<i>Test Statistic</i>	<i>Established</i> %	<i>New</i> %	<i>LB/LG</i> %	<i>Test Statistic</i>
Occupation				254.9 ***				35.1 ***				35.2 ***
White Collar	17.6	11.2	14.5		18.7	14.3	21.4		18.4	14.0	20.8	
Blue Collar	56.1	59.3	53.2		58.9	68.0	52.5		55.3	58.3	48.0	
Service	14.3	16.8	19.1		16.5	11.1	20.6		17.4	17.3	15.1	
Farm & Forestry	12.1	12.7	13.2		5.8	6.6	5.6		8.9	10.4	16.1	
Education				121.5 ***				47.6 ***				24.6 ***
< High School	49.7	51.3	49.2		48.2	59.5	40.7		48.9	52.7	54.6	
High School	32.7	35.9	34.9		33.0	28.4	36.6		31.0	33.0	24.7	
Some College	11.2	7.5	8.8		12.2	5.9	14.9		12.6	5.5	13.4	
Bachelor's+	6.5	5.3	7.1		6.6	6.2	7.9		7.5	8.7	7.3	
Family Income (\$)	47,341	36,035	42,337	220.2 ***	52,476	38,821	48,557	23.9	45,403	36,374	40,257	10.3 ***
Married (1=yes)	73.9	65.9	66.6	260.6 ***	66.7	64.4	59.2	15.3 ***	61.5	60.9	58.7	1.6
Child Present in HH	74.7	67.5	67.4	240.9 ***	69.0	67.4	59.2	26.9 ***	60.7	60.5	54.7	7.0 *
Age	41.7	36.3	38.3	891.0 ***	41.6	37.5	39.3	45.4 ***	39.1	34.5	36.8	35.1 ***
<b>Total</b>	<b>34,727</b>	<b>4,330</b>	<b>6,030</b>		<b>3,305</b>	<b>373</b>	<b>776</b>		<b>1,931</b>	<b>306</b>	<b>579</b>	

(Includes male household heads, ages 18-64); values are weighted

<sup>a</sup> Low Base/Low Growth Areasχ<sup>2</sup> tests shown for nominal/ordinal variables; F-tests shown for interval-ratio (ANOVA)



**Table 5. Logistic Regression Models for Homeownership - Pooled Sample (Odds Ratios)**

\*weighted analyses

	<b>Bivariate</b>	<b>Full Model</b>
<b>Nationality</b>		
Salvadoran	1.06	0.94
Guatemalan	0.50 ***	0.55 ***
Mexican (ref)	--	--
<b>Years in the U.S.</b>		
< = 5 years (ref)	--	--
6-10 years	1.73 ***	1.47 ***
11-15 years	3.83 ***	2.56 ***
16-20 years	5.77 ***	3.00 ***
21+ years	13.23 ***	3.77 ***
Citizen (1=yes)	4.64 ***	2.02 ***
Speaks English Well (1=yes)	2.12 ***	1.42 ***
<b>Industry</b>		
Agriculture	0.70 ***	0.77 **
Food Manufacturing	1.55 ***	1.12
Durable Manufacturing	1.90 ***	1.12 **
Wholesale Trade	1.55 ***	0.98
Retail Trade	1.13 **	0.82 **
Low Service	0.75 ***	0.81 ***
Other Industry	1.36 ***	0.94
Construction (ref)	--	--
<b>Occupation</b>		
White Collar (ref.)	--	--
Blue Collar	0.69 ***	0.98
Service	0.40 ***	0.68 ***
Farm & Forrestry	0.37 ***	0.78 ***
<b>Education</b>		
< High School	--	--
High School	1.14 ***	1.01
Some College	1.62 ***	1.13 **
Bachelor's+	2.01 ***	1.27 ***
Family Income (Logged)	2.73 ***	1.70 ***
Married (1=yes)	3.23 ***	1.64 ***
Child Present in HH (1=yes)	2.46 ***	1.68 ***
Age	1.27 ***	1.08 ***
Age <sup>2</sup>	1.00 ***	1.00 ***
Wald Chi-Square		7317.07
N = 52,357		

†p &lt; .10, \*p &lt; .05, \*\*p &lt; .01, \*\*\*p &lt; .001

**Table 6. Logistic Regression Models for Foreign Born Mexican Homeownership (Odds Ratios)**

\*weighted analyses

	Model 1 (Bivariate)	Model 2	Model 3	Model 4	Model 5	Model 6
<b>Metro Classification</b>						
Established Metro Area (ref.)	--	--	--	--	--	--
New Destination	0.53 ***	0.90 *	0.56 ***	0.65 ***	0.78 ***	1.04
Low Base/Low Growth	0.63 ***	0.84 ***	0.67 ***	0.68 ***	0.81 ***	0.94
<b>Years in the U.S.</b>						
<= 5 years (ref.)	--	--	--	--	--	--
6-10 years	1.69 ***	1.63 ***				1.47 ***
11-15 years	3.43 ***	3.06 ***				2.42 ***
16-20 years	5.06 ***	4.10 ***				2.83 ***
21+ years	12.49 ***	7.73 ***				3.76 ***
Citizen (1=yes)	4.71 ***	2.59 ***				2.05 ***
Speaks English Well (1=yes)	2.05 ***	1.34 ***				1.42 ***
<b>Industry</b>						
Agriculture	0.66 ***		1.20 **			0.75 **
Food Manufacturing	1.52 ***		1.51 ***			1.07
Durable Manufacturing	1.86 ***		1.74 ***			1.11 *
Wholesale Trade	1.54 ***		1.40 ***			0.97
Retail Trade	1.06		0.93			0.81 ***
Low Service	0.70 ***		0.90 *			0.79 ***
Other Industry	1.30 ***		1.55 ***			0.92 †
Construction (ref.)	--		--			--
<b>Occupation</b>						
White Collar (ref.)	--		--			--
Blue Collar	0.72 ***		0.77 ***			1.00
Service	0.38 ***		0.47 ***			0.67 ***
Farm & Forrestry	0.38 ***		0.36 ***			0.78 ***
<b>Education</b>						
< High School	--	--	--	--	--	--
High School	1.08 **			0.98		1.01
Some College	1.55 ***			1.18 ***		1.12 *
Bachelor's+	1.96 ***			1.18 **		1.32 ***
Family Income (Logged)	2.66 ***			2.56 ***		1.64 ***
Married (1=yes)	3.15 ***				1.91 ***	1.65 ***
Child Present in HH (1=yes)	2.36 ***				1.71 ***	1.67 ***
Age	1.25 ***				1.17 ***	1.06 ***
Age <sup>2</sup>	1.00 ***				1.00 ***	1.00 †
Wald Chi-Square		5298.23	1546.87	1593.61	4117.92	6307.31
N = 45,087						

†p &lt; .10, \*p &lt; .05, \*\*p &lt; .01, \*\*\*p &lt; .001

**Table 7. Logistic Regression Models for Foreign Born Salvadoran Homeownership (Odds Ratios)**

\*weighted analyses

	Model 1 (Bivariate)	Model 2	Model 3	Model 4	Model 5	Model 6
<b>Metro Classification</b>						
Established Metro Area (ref.)	--	--	--	--	--	--
New Destination	1.23	1.80 ***	1.31 *	1.76 ***	1.62 **	2.30 ***
Low Base/Low Growth	1.05	1.16	1.03	1.15	1.36 **	1.39 **
<b>Years in the U.S.</b>						
<= 5 years (ref)	--	--	--	--	--	--
6-10 years	2.36 ***	2.26 **				1.96 ***
11-15 years	8.13 ***	7.24 ***				5.25 ***
16-20 years	10.98 ***	9.16 ***				5.41 ***
21+ years	14.39 ***	9.58 ***				4.75 ***
Citizen (1=yes)	3.29 ***	2.08 ***				1.68 ***
Speaks English Well (1=yes)	2.06 ***	1.36 ***				1.25 *
<b>Industry</b>						
Agriculture	1.23		2.18			1.74
Food Manufacturing	1.47		1.40			1.05
Durable Manufacturing	1.86 ***		1.81 ***			1.22
Wholesale Trade	1.50 *		1.42 †			1.23
Retail Trade	1.49 **		1.28			1.09
Low Service	1.10		1.22			0.93
Other Industry	1.58 ***		1.70 ***			1.02
Construction (ref)	--		--			--
<b>Occupation</b>						
White Collar (ref.)	--		--			--
Blue Collar	0.61 ***		0.67 ***			0.86
Service	0.52 ***		0.54 ***			0.77 †
Farm & Forrestry	0.42 ***		0.36 ***			0.83
<b>Education</b>						
< High School	--	--	--	--	--	--
High School	1.32 **			1.24 *		1.14
Some College	1.69 ***			1.44 **		1.28 †
Bachelor's+	1.74 ***			1.04		0.97
Family Income (Logged)	2.91 ***			2.97 ***		2.09 ***
Married (1=yes)	3.24 ***				2.05 ***	1.53 ***
Child Present in HH (1=yes)	2.69 ***				1.91 ***	1.81 ***
Age	1.37 ***				1.30 ***	1.20 ***
Age <sup>2</sup>	1.00 ***				1.00 ***	1.00 ***
Wald Chi-Square		457.76	83.14	159.06	366.09	592.43
N = 4,454						

†p &lt; .10, \*p &lt; .05, \*\*p &lt; .01, \*\*\*p &lt; .001

**Table 8. Logistic Regression Models for Foreign Born Guatemalan Homeownership (Odds Ratios)**

\*weighted analyses

	Model 1 (Bivariate)	Model 2	Model 3	Model 4	Model 5	Model 6
<b>Metro Classification</b>						
Established Metro Area (ref.)	--	--	--	--	--	--
New Destination	1.00	2.31 ***	1.16	1.40 †	1.57 *	2.68 ***
Low Base/Low Growth	1.16	1.62 **	1.26 †	1.55 **	1.55 **	1.99 ***
<b>Years in the U.S.</b>						
< = 5 years (ref.)	--	--	--	--	--	--
6-10 years	1.22	1.11				0.91
11-15 years	4.16 ***	3.26 **				2.44 *
16-20 years	11.90 ***	8.71 ***				4.38 ***
21+ years	20.51 ***	10.74 ***				4.81 ***
Citizen (1=yes)	7.93 ***	3.17				2.35 ***
Speaks English Well (1=yes)	4.81 ***	2.24				1.85 ***
<b>Industry</b>						
Agriculture	0.38 *		1.39			0.62
Food Manufacturing	2.70 **		2.57 **			1.56
Durable Manufacturing	2.66 ***		2.45 ***			1.18
Wholesale Trade	1.75 *		1.38			0.60
Retail Trade	1.87 **		1.29			0.85
Low Service	1.53 **		1.69 **			1.04
Other Industry	2.43 ***		2.94 ***			0.94
Construction (ref.)	--		--			--
<b>Occupation</b>						
White Collar (ref.)	--		--			--
Blue Collar	0.40 ***		0.51 ***			0.93
Service	0.40 ***		0.40 ***			0.78
Farm & Forrestry	0.16 ***		0.13 ***			0.74
<b>Education</b>						
< High School	--	--	--	--	--	--
High School	2.21 ***			1.71 ***		1.20
Some College	3.69 ***			1.93 ***		1.33
Bachelor's+	4.57 ***			2.19 ***		1.48
Family Income (Logged)	4.03 ***			3.70 ***		2.17 ***
Married (1=yes)	4.33 ***				2.21 ***	1.99 ***
Child Present in HH (1=yes)	3.27 ***				1.95 ***	1.53 **
Age	1.41 ***				1.33 ***	1.17 **
Age <sup>2</sup>	1.00 ***				1.00 ***	1.00 *
Wald Chi-Square		487.41	162.13	249.85	265.44	520.64
N = 2,816						

†p &lt; .10, \*p &lt; .05, \*\*p &lt; .01, \*\*\*p &lt; .001

**Table 9. Logistic Regression Models for Recently-Arrived Mexican Homeownership (Odds Ratios)**

\*weighted analyses

	<b>Model 1 (Bivariate)</b>	<b>Model 2</b>	<b>Model 3</b>	<b>Model 4</b>	<b>Model 5</b>	<b>Model 6</b>
<b>Metro Classification</b>						
Established Metro Area (ref.)	--	--	--	--	--	--
New Destination	0.35 ***	0.32 ***	0.43 **	0.49 *	0.55 †	0.64
Low Base/Low Growth	0.40 **	0.34 ***	0.37 **	0.37 **	0.49 *	0.38 **
Speaks English Well (1=yes)	3.41 ***	3.72 ***				2.48 **
<b>Industry</b>						
Agriculture	1.13		2.18			1.05
Food Manufacturing	2.91 †		2.16			1.40
Durable Manufacturing	6.49 ***		3.84 ***			1.74
Wholesale Trade	5.61 ***		3.27 *			2.41
Retail Trade	3.47 **		1.28			1.28
Low Service	1.44		1.49			1.03
Other Industry	2.65 **		2.00 †			0.82
Construction (ref.)	--		--			--
<b>Occupation</b>						
White Collar (ref.)	--		--			--
Blue Collar	0.20 ***		0.25 ***			0.61
Service	0.13 ***		0.17 ***			0.69
Farm & Forrestry	0.11 ***		0.10 ***			0.64
<b>Education</b>						
< High School	--		--	--		--
High School	0.99			0.90		0.81
Some College	2.03 †			1.56		0.82
Bachelor's+	6.77 ***			3.39 ***		1.28
Family Income (Logged)	3.77 ***			2.92 ***		2.12 ***
Married (1=yes)	5.82 ***				1.55 †	1.58
Child Present in HH (1=yes)	7.86				2.88 ***	1.87 *
Age	1.17 *				1.07 ***	1.07 ***
Age <sup>2</sup>	1.00				1.00	1.00
Wald Chi-Square		65.87	117.31	125.7	154.02	211.43
N = 1,456						

†p &lt; .10, \*p &lt; .05, \*\*p &lt; .01, \*\*\*p &lt; .001

Chapter 4  
“Parental Homeownership and the Educational Attainment of Children of Immigrants

Introduction:

The study of assimilation and incorporation is important for understanding societal progress, at least in terms of whether immigrants are “making it” in American society. This is especially the case for education. Educational attainment is a key indicator and facilitator of socioeconomic incorporation into the mainstream. In 2010, the median yearly income for adults with a bachelor’s degree was nearly twice the income for those with less than a high school degree (Current Population Survey, 2010). The job market increasingly requires advanced educational credentials to secure jobs that offer occupational mobility, substantial wages, and economic security (Haveman and Sneed, 2006). Consequently, educational attainment is important for the social mobility of immigrants and their descendants.

The literature on educational attainment among the children of immigrants largely focuses on parents’ socioeconomic background and other individual characteristics (Zhou, 1997; Rumbaut, 2005). Yet, the role of housing tenure is understudied. Homeownership may be especially important for the children of immigrants as it contributes to a stable home environment and offers a variety of other benefits to children (Green and White, 1997; Boehm and Schlottman, 1999). Given the increasing importance of a college education for occupational attainment and earnings, it is important to investigate this mechanism for the social mobility of the children of immigrants.

This study uses data from the San Diego sample of the Children of Immigrants Longitudinal Study (CILS) to examine the relationship between parents’ housing tenure and educational attainment among the children of immigrants. I use data on housing tenure along with individual and parental characteristics from multiple observation points to examine factors

related to the educational outcomes of the children of immigrants. This chapter addresses the following questions: 1) Is there an association between homeownership and children's educational attainment? and 2) How does this association differ across national-origin groups. Needless to say the latter question directs attention to the mechanisms for these associations.

#### Background and Statement of the Problem:

The United States has experienced considerable gains in college-educated individuals. In 1960 only 8% of the American population was college educated (U.S. Census Bureau, 1960). In 2010, 28% reported having a bachelor's degree or higher and an additional 29% had at least some college education (American Community Survey, 2010). Considerable differences exist in educational attainment across race and ethnicity. For example, in 2010 nearly thirty percent of the total population had a college degree, yet over half of all Asians in the United States reported having a bachelor's degree or higher (ages 25 and older). There are differences among Asian ethnic groups. Asian-Indians are highly educated with 68% having at least a bachelor's degree compared to Cambodians, of whom only 14% have a four-year degree. Vietnamese (27%) are closer to the national average for being college educated. However, Mexicans fare considerably worse in educational attainment: just over 10% reported having a four-year college degree. Comparing educational attainment by nativity, foreign (48.9%) and U.S. born Asians (49.4%) are similar in terms of having at least a bachelor's degree (Pew Research Center, 2013). Among Latinos, the native-born (17.3%) are more likely to be college educated than the foreign-born (9.9%).

The growth in higher education coincides with a bifurcated labor market which is increasingly sorting individuals into sectors consisting of high-skill and low-skill occupations (Piore, 1979). While workers in the professional class have higher wages, job security, room for

occupational mobility and additional work benefits, those segmented into the low-skilled class endure hazardous working conditions, low wages, and little room for social mobility (Waldinger and Lichter, 2003).

Contemporary waves of migration include immigrant groups that can be found in both occupational sectors. Those who arrive with high levels of education are most likely to be sorted in high-skill occupations and may be more likely to experience upward mobility<sup>25</sup>. Immigrants who arrive with lower levels of education are more likely to be sorted into low-skill, low-wage occupations including the garment industry, restaurants, and hotel services which may serve to inhibit social mobility (Waldinger and Lichter, 2003).

There are a variety of explanations used to account for differences in educational attainment across immigrant groups. The segmented assimilation perspective posits that not all immigrant groups experience social mobility in a linear fashion. That is, some groups fare better while others do not. One of the key insights of the segmented assimilation perspective is that different nationality groups arrive with different amounts of resources, including education, which can be utilized to aid immigrant incorporation (Portes and Rumbaut, 2000). For example, Feliciano (2005) reports that certain Asian immigrants, such as Koreans, Vietnamese, and Filipinos, tend to be more positively selected in terms of education. This means that these groups exhibit higher levels of education compared to the average educational level of the source country. Other immigrant groups, such as Mexicans, are less selective. Although they may be more educated than the population that remains in the source country, the gap is not as large as it

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<sup>25</sup> Akresh (2006) finds that a considerable number of high-skill immigrant workers experience occupational “downgrading” upon arrival to the U.S. (less occupational prestige). However, she finds that immigrants from Latin American and the Caribbean have a more difficult time than immigrants from other regions to have their skills and credentials transferred to the U.S. labor market. Consequently, Latino immigrants are more likely to experience occupational downgrading.



is for more positively selected groups. Furthermore, Feliciano finds that educational selectivity is associated with educational attainment for the second generation. Among immigrant groups that are more positively selected in terms of education, the second generation fares better in educational attainment compared to those who are less educationally selected. This indicates that sources of educational inequality among children of immigrants may occur prior to their parents' arrival to the United States.

In addition to educational characteristics, Portes and Rumbaut (2001) point to immigrant group differences in family structure and status characteristics that may influence diverging educational outcomes among the children of immigrants. For instance, Chinese (87%) and Korean (87%) immigrant families are more likely than Mexicans (73%) and Vietnamese (73%) to have both parents present in the household. This advantage provides more parental supervision and resources to children such as a dual-earner household. There are also differences in median family income across national-origin groups. Filipinos (\$47,794) earn more than twice as much as Mexican (\$21,585) and Cambodians (\$19,043).

Policies directed towards refugees may provide a social environment that is more conducive to educational attainment compared those who are undocumented (Zhou and Xiong, 2005). For instance, refugee groups may be eligible for public assistance or other support not afforded to undocumented immigrants or those living in a state of liminal legality (Menjívar, 2006). Cambodians and Salvadorans may both have limited resources yet might differ in their access to public resources. Cambodians have the advantage of being officially recognized as refugees and legally reside in the United States. In contrast, Salvadorans who have not been granted citizenship or refugee status may not qualify for financial aid to afford a higher education. Groups without legal status also risk deportation (Portes and Rumbaut, 2001). Low-

levels of educational attainment among Mexicans are also believed to occur as a result of racial discrimination due to the historical nature of white-Mexican relations in places where they are highly concentrated, such as Southern California and other areas in the Southwest (Lopez and Stanton-Salazar, 2001).

The educational outcomes of children of immigrants are important for determining the future of the United States. These children (both native and foreign-born) represent a substantial proportion of the future population. In fact, the children of immigrants represented nearly a quarter of nation's population under the age of 18 in 2010 and their proportion is predicted to increase to nearly a third of the youth population by 2050 (Passel, 2011). Their educational attainment will determine if a large portion of the nation's future population will be highly-skilled or sorted into the low-skill sector. Low levels of educational attainment, as experienced among Mexicans, may signal a future labor force that is under-educated and lacks the necessary skills to be competitive in a global economy.

Homeownership is a topic that has been understudied when trying to examine the determinants of educational outcomes among children of immigrants. Although financial resources are required to purchase a home and are also related to children's educational attainment, it is important to examine the added benefits of homeownership. Previous studies show that homeownership has a positive influence on children's educational outcomes (Haurin et al., 2002). In fact, Harkness and Newman (2003) find that the association between homeownership and educational outcomes is greater for low-income families. They argue homeownership may provide a supportive home environment and give households increased freedom to tailor the home in a manner more conducive to learning. Haurin et al., (2002) suggest homeowners provide a more stable environment which influences children's cognitive

development. Furthermore, homeownership may provide a physical environment associated with good health which in turn can positively influence academic achievement. The mechanism through which homeownership facilitates better health is not fully understood, but it is speculated that owner-occupied units have less exposure to health hazards (Rohe et al., 2002). This influence may be due mostly to characteristics of owned dwellings which are more likely to be single family, detached properties (Harkness and Newman, 2003). Owned homes are likely to be more spacious and allow for a physical environment more conducive to exercise. Finally, home equity loans may be used to support children's college education (Harkness and Newman, 2003).

The aforementioned findings regarding homeownership and its influence on children's educational outcomes do not specifically focus on the children of immigrants. Still, these studies' results are especially relevant to the immigrant experience. Homeownership provides stability in residence which in turn may help immigrant children to grow accustomed to a new society. Green and White (1997) claim homeownership provides a protective environment that could influence deviant behavior, such as high school attrition and teenage childbearing, which inhibits educational attainment. Homeownership may provide protection against these "countercultures" posited by the segmented assimilation perspective to be responsible for inhibiting social mobility (Portes and Rumbaut, 2000). For example, immigrant parents who are homeowners are more likely to have vested interests into the quality of the neighborhood and work to deter such deviant behavior. Homeownership, although understudied, is an important factor that influences social mobility among contemporary immigrants.

### *Research Objectives:*

The purpose of this chapter is to investigate the importance of immigrant homeownership for children's educational outcomes. This builds on previous studies on homeownership and educational attainment that are limited to high-school graduation by observing students' trajectories into post-secondary education. Specifically, the chapter addresses the following research questions regarding educational attainment among the children of immigrants. First, do educational outcomes have a positive relationship with parental homeownership above and beyond other individual and parental characteristics? Second, does the influence of housing tenure on educational attainment differ across immigrant groups?

### Data & Methods:

This study uses data from the Children of Immigrants Longitudinal Study (CILS). The CILS includes children of immigrants from the Miami-Fort Lauderdale (FL), and San Diego (CA) school districts. The sample includes children who are either native-born children of immigrants or immigrants who arrived to the United States by the age of twelve (Portes and Rumbaut, 2001). Respondents are first interviewed in 1992 during the 8<sup>th</sup> or 9<sup>th</sup> grade with follow ups in 1995 and 2001-2003. The last wave of data (2001-2003) is taken when individuals are roughly in their mid-20s which allows the examination of post-secondary educational attainment.

The chapter includes Mexicans, Vietnamese, Filipinos, Cambodians, and other nationalities. Since other chapters had a primary focus on Mexicans, this chapter is limited to the San Diego sample because of the few number of Mexicans included in the Miami-Fort Lauderdale sample. This approach has been done in previous studies that focus on Mexicans (Lopez and Stanton-Salazar, 2001; Feliciano and Rumbaut, 2005). The sample contains 2,420

respondents. Although the sample is limited to a single geographic area, the longitudinal nature of the data provides the ability to determine the homeownership status of students' household during high school and follow their educational progress through their mid-to-late 20's. Consequently, educational attainment is able to be measured in terms of post-secondary education.

*Dependent Variable:*

The dependent variable is a four category measure of educational attainment. Individuals are classified as having less than a high school degree, a high school degree, at least some college education or an associate's degree, and a bachelor's degree (or are currently enrolled in a bachelor's program). It should be noted that this latter category is also used in other CILS studies because the third wave includes a range of ages where the window for educational attainment has yet to be completed (Feliciano and Rumbaut, 2005).

*Independent Variables:*

Questions on parental *homeownership* from both waves are used to create three dummy variables: (1) "stable owners" are those whose parents owned their homes at both waves; (2) "renters to owners" are those who made the transition to homeownership; (3) "owners to renters" are those whose parents became renters. Those whose parents rented at both waves are classified as "stable renters" and serve as the reference category. If educational attainment is influenced by homeownership, it would be expected that stable owners would have higher rates of attainment than stable renters. The case is more complicated for renters-to-owners and owners-to-renters. The former group represents those who have accumulated the resources to become homeowners and could be in a better position to fund college compared to the latter group. However, owner-

to-renters may have provided benefits in the early years of high school which were not afforded to renter-to-owner families.

The study includes measures of *national origin* for the San Diego CILS sample to identify Mexicans, Filipinos, Vietnamese, Cambodians, and a residual category for other national origin groups with insufficient counts to analyze separately (see Appendix for list and counts of these other nationalities). Mexicans, Filipinos, Vietnamese, and Cambodians comprise nearly 90% of the San Diego sample.

In addition, measures central to the immigrant experience such as length of residence and citizenship are included. Dummy variables are used to designate immigrants who have been in the U.S. for *less than five years*, immigrants who have been in the U.S. for *five years or longer*, and respondents who are *U.S. born*. There is also a dichotomous measure for *citizenship status* along with an index that measures *English-proficiency*. This is a four-item additive index which gauges respondents' ability to understand, speak, read, and write English on a four-point scale (1=not at all; 2 = not well; 3 = well; 4 = very well). The index ranges from 4 to 16 with larger values signaling greater English-proficiency.

Parental characteristics include occupation, educational attainment, and income. *Family income* is measured by taking the midpoints of the response categories for "income earned last year" to create a continuous variable. Three dummy variables represent the *educational degree of the parent with the highest level of education*. These are less than high school, some college, and bachelor's degree or higher. High school degree is the reference category for parents' highest level of education. *Parents' highest occupation* is measured by two dummy variables indicating whether the highest occupation of either parent is upper-white collar or lower white-collar. Non-white collar occupations serve as the reference category. The models contain a

dichotomous measure indicating whether or not the respondent had *both parents in the household* at waves 1 and 2 as a measure of family stability.

The other covariates include respondents' *grade point average* (continuous), a dichotomous measure of whether or not they spend *two hours or more on homework* during a typical weekday, and a dummy variable for *males*. These are important because they reflect educational attainment being related to individual effort and school performance regardless of parental resources.

### *Analysis*

Multinomial logistic regression is used to examine the relationship between the educational attainment of children of immigrants and parents' housing tenure. This approach allows me to simultaneously predict categorical outcomes for educational attainment. The chapter employs multiple imputations using STATA's "ICE" command to deal with missing data.

### Results:

Table 1 provides a descriptive portrait of the CILS San Diego respondents. I provide summary statistics for the total sample followed by disaggregated results for respondents whose parents are stable owners, renters to owners, and stable renters. Descriptive statistics for the total sample show over 90% have at least a high school degree and nearly a third have attained a bachelor's degree or are currently enrolled in a four-year program (32%). However, educational attainment varies substantially by tenure. Approximately half of the respondents whose parents are stable owners hold a bachelor's degree (45%), but college attainment is lower among renters to owners (25%) and stable renters (21%).

Here we also see that most respondents can be categorized as either stable owners (44%) or stable renters (44%). Only 9% were renters to owners and only 3% were owners to renters (not shown). Due to the small number of “owners to renters” (N = 72) and to save space, their descriptive characteristics are not shown in Tables 1 and 2.

There are particular differences in housing tenure across national-origin groups. Mexicans and Filipinos are the largest national-origin groups. They comprise 30% and 33% of the sample followed by Vietnamese (15%), Cambodians (10%), and other nationalities (11%). Looking at housing tenure groups, Filipinos are over half of stable owners and nearly a third of renters to owners. Mexicans are underrepresented among stable homeowners (30%), but overrepresented among renter to owners (39%) and stable renters (39%). In addition, Vietnamese and Cambodians appear somewhat overrepresented among stable renters. As for nativity, respondents are either U.S. born (44%) or are immigrants who have been in the U.S. for at least five or more years (44%). As expected, U.S.-born respondents make up a majority of stable owners (62%) while immigrants are overrepresented among stable renters (73% combined).

As for socioeconomic characteristics, the mean income for the total sample is \$33,027 and there are observable income differences across housing tenure. Stable owners have a mean income of \$46,200 followed by renters to owners (\$36,903) and stable renters (\$19,648). Just under a third of the total sample has parents whose highest education is less than high school (29%) while parents with a high school degree represent 20% of the total sample. Respondents with parents who have some college (21%) and a bachelor’s degree or higher (30%) make up half of the total sample. These respondents with highly educated parents are overrepresented



among stable owners while those with lower levels of education are overrepresented among stable renters.

Over half of the respondents have at least one parent who holds a white collar occupation: about 14% hold upper-white collar occupations and 41% have lower-white collar occupations. Respondents with white-collar parents are more overrepresented among stable owners while respondents with non-white-collar parents are overrepresented among stable renters. Nearly two-thirds of the total sample reports having both parents in the household at wave 1 and wave 2 and are more prevalent among stable owners and lowest among stable renters. The average grade point average for the total sample is 2.73. The highest average grade point average is observed among stable owners (2.88) followed by renters to owners (2.67) and stable renters (2.60). Just under half of the total sample (45%) reports spending more than two hours of homework on a given week-night. This finding is consistent across the housing tenure categories. In general, stable owners are more likely to be U.S. born, have higher income, higher GPA's, and more likely to college-educated versus stable renters and renters-to-owners.

Table 2 presents descriptive characteristics for nationality groups by housing tenure status. The results for "other" national-origins are not shown due to the heterogeneity of groups included in this category and to conserve space in the table. Here we see some consistent patterns across immigrant groups. Respondents whose parents are stable owners are the most likely to attain a bachelor's degree or be enrolled in a four-year program. For each group (except Vietnamese), respondents in stable renter households are the least likely to attain a bachelor's degree. Parental income tends to be highest among stable owners for all groups except Cambodians. Other consistent findings indicate that respondents in stable owner households are more likely to be U.S.-born, citizens, and have greater English proficiency. Immigrant children

and non-citizen respondents are more likely to be in stable renter households. Respondents with both parents in the household at Waves 1 and 2 are more likely to be observed in stable owner households.

In general, respondents with parents in non-white collar occupations tend to be in stable renter households. Except for Mexicans, the highest grade point average is observed in stable owner households compared to renter to owner and stable renter ones. Among Mexicans, there are no considerable differences in grade point average by housing tenure. Patterns across housing tenure are inconsistent across nationalities for time spent on homework. For example, Mexicans in stable owner households study more than those in stable renters yet among Vietnamese, those in stable renter households study more than those in stable owner ones.

The multinomial logistic regression results for educational attainment are presented in Table 3. Respondents who have less than high school, some college and a bachelor's or higher are each compared to those with a high school degree (base outcome). Odds ratios are shown for bivariate and full models that demonstrate the effect of housing tenure before and after controls. Then, other covariates are examined in the full model that might explain changes in the parameter estimates for homeownership.

The first column shows the bivariate results that compare the odds of attaining a bachelor's degree versus a high school degree. These results indicate that respondents from stable-owner households are 4.69 times more likely than stable-renters to have a four-year degree. There are no significant differences for those in "renter-to-owner" and "owner-to-renter" households. After accounting for individual characteristics in the full model (Column 2), there is still a positive influence of stable-homeownership for attaining a bachelor's degree or being currently enrolled in a four-year program. The children of immigrants who come from a stable-

owner household are 2.53 times more likely than those from stable-renter households to attain a bachelor's degree relative to the odds of getting a high school diploma.

The full model yields significant results for other covariates. In comparison to the bivariate model, only Vietnamese (odds ratio = 2.35) are significantly more likely than Mexicans to attain a college degree. In fact, the significant advantage for Filipinos and other nationalities in the bivariate model becomes insignificant after accounting for individual characteristics. The parameter estimate for Vietnamese drops from 5.20 to 2.35 in the full model. Educational attainment has a positive association with English-proficiency after controlling for other factors. A one point increase in English-proficiency results in a 19% increase in the odds of attaining a bachelor's degree. Those with both parents in the household at both waves are 53% more likely than those without both parents at each wave to receive a four-year degree. However, this parameter estimate decreased from 2.68 in the bivariate model. Students' grade point average has a strong, positive association with the odds of having a bachelor's degree relative to a high school diploma. The parameter estimate for hours spent on homework is only marginally significant ( $p < .10$ ) yet suggests a positive relationship (odds ratio = 1.32) with attaining a four-year degree. In the bivariate model, foreign-born respondents are less likely to have a college education than the native-born, but these differences are explained by other factors in the full model. There is a similar pattern for citizenship, parents' income, education, and occupation, and males: they are significant in the bivariate model but not in the full model.

The next two columns provide results comparing the likelihood of attaining some college education versus a high school degree. The bivariate results indicate that those from stable-owner households have more than twice the odds of having some college education versus only a high school degree (odds ratio = 2.12). There are no differences for respondents in "renter to

owner” and “owner to renter” households. The full model reveals that above and beyond other factors, those who come from stable owner households have significantly higher odds (odds ratio = 1.58) than stable renters to have some college education versus a high school degree.

There are only a few significant results for other covariates in the full model. Educational attainment is significantly and positively associated with students’ grade point average (odds ratio = 1.83). The influence of having both parents present in the household is only marginally significant ( $p < .10$ ) in the full model but suggests a positive influence on having some college education (odds ratio = 1.30).

The last two columns compare the odds for having less than a high school education versus a high school degree. Bivariate results show only a marginally significant association ( $p < .10$ ) between housing tenure and educational attainment. Respondents whose parents are stable owners have half the odds of stable renters to have less than a high school education compared to a high school degree. Similar to the other models, there are no differences for those in “renter to owner” and “owner to renter” households. Once all other covariates are included in the full model, the marginally significant relationship between housing tenure and educational attainment disappears. In the full model, only respondent’s grade point average is statistically significant. A higher grade point average reduces the odds of having a less than high school education.

In addition to conducting this multinomial analysis, tests for interactions between housing tenure and nationality were also performed. The addition of the set of interaction terms was statistically significant (results not shown) and provided justification to run separate analysis for each group in order to examine whether housing tenure operates differently for educational

attainment across nationality groups.<sup>26</sup> Similar to the full sample, results are presented for both the bivariate and full models when comparing response categories (high school education remains the baseline category). Due to the smaller sample sizes, the significance values (p-value) are also included to note parameter estimates that just miss statistical significance.

Table 4 shows the results for educational attainment among Mexican respondents (N = 727). The first two columns show the bivariate and full model results comparing the odds of attaining a bachelor's degree relative to a high school degree. The bivariate model indicates that respondents in stable-owner households are nearly two and half times more likely to get a four-year degree than those in stable-renter households (relative to attaining a high school diploma). In the full model, the parameter estimate (odds ratio = 2.12) for those in stable-owner households becomes insignificant. However, the p-value (.105) falls just outside of marginal significance ( $p < .10$ ) and is noteworthy considering the smaller sample size. This result suggests a positive influence of stable-homeownership among Mexican respondents for receiving a bachelor's degree relative to a high school diploma.

Additional full model results indicate English-proficiency is a significant predictor of educational attainment after controlling for other characteristics. A one point increase in English-proficiency is associated with a 16% increase in the odds of having a bachelor's degree relative to getting a high school degree. Educational attainment is also significantly and positively associated with students' grade point average (odds ratio = 3.89). There are marginally significant results for having both parents in the household (odds ratio = 1.90;  $p < .10$ ) and spending at least two hours a weeknight on homework (odds ratio = 1.93;  $p < .10$ ). This

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<sup>26</sup> Results for "other nationalities" are not shown.

suggests these factors have a positive influence on attaining a bachelor's degree relative to the odds of attaining a high school diploma.

The next two columns compare the odds for Mexican respondents receiving some college education relative to the odds of attaining a high school diploma. The bivariate results show a marginally significant difference ( $p < .10$ ) between stable-owners and stable-renters.

Respondents who are stable owners are 54% more likely to have some college education relative to having a high school degree (odds ratio = 1.54). This marginally significant association for stable owners disappears in the full model. The only significant results in the full model include the presence of both parents at waves 1 and 2 and respondents' grade point average. Having both parents in the household at both waves results in a 58% increase in the odds of having some college education. The odds of having some college education relative to just a high school degree are positively associated with grade point average.

The last two columns in Table 4 compare the odds of Mexicans having less than a high school education versus a high school degree. The bivariate model reveals no significant differences across housing tenure. In the full model, grade point average is the only significant result. The odds of attaining less than a high school degree relative to a high school diploma are negatively associated with grade point average. This is similar to the findings from the full sample.

Table 5 presents results for the Filipino sample ( $N = 809$ ). The bivariate results for tenure status in Column 1 indicate that those from stable owner households (odds ratio = 3.82) are nearly four times more likely than those from stable renter household to have a bachelor's degree relative to the odds of attaining a high school diploma. In the full model, this relationship becomes only marginally significant ( $p < .10$ ). Controlling for other characteristics, stable

owners are 2.32 times more likely than stable renters to receive a bachelor's degree relative to a high school degree. This is similar to the finding for Mexicans. Additional results from the full model show that parents' occupational status influences educational attainment. Respondents who have parents with upper white-collar and lower white-collar occupations have 2.92 and 2.51 times the odds of those with non-white-collar parents to attain a bachelor's degree versus a high school diploma. Bachelor's degree attainment is positively associated with respondents' grade point average (odds ratio = 7.79) and highly significant ( $p < .001$ ).

The next two columns compare the odds of having some college education versus having a high school degree. There are no significant educational differences across housing tenure in both the bivariate and full models. In fact, the only significant relationship is between educational attainment and students' grade point average. Similar to Mexicans, the odds of having some college education versus a high school degree are positively associated with grade point average.

The last two columns examine the odds of less than a high school diploma relative to a high school degree. In the bivariate model, those from stable owner households have 28% the odds of stable renters to have less than a high school education. This significant relationship disappears in the full model. Still, the parameter estimate for stable homeowners is close to reaching marginal significance ( $p\text{-value} = 0.10$ ) and may suggest stable homeowners (odds ratio = 0.23) are less likely than stable renters to have less than a high school education even after controlling for other individual characteristics.

Table 6 provides results for Vietnamese respondents ( $N=362$ ). There are no significant differences for housing tenure status across the different categories of educational attainment. The only significant full model results are for students' grade point average in Columns 2 and 4.

Column 2 shows the full model results comparing the odds of a bachelor's degree versus a high school diploma. The odds of receiving a four-year degree relative to a high school diploma are positively associated with students' grade point average (odds ratio = 7.99) and highly significant ( $p < .001$ ). Examining the attainment of some college education versus high school, students' grade point average has a significant influence on educational attainment (odds ratio = 2.32). Similar to the aforementioned groups, the odds of receiving some college education relative to a high school degree are positively associated with grade point average. There are no statistically significant results in the full model comparing the odds of having less than a high school degree relative to receiving a high school diploma.

The last within-nationality analysis is for Cambodians in Table 7. The bivariate model examining the odds of a bachelor's degree versus the odds of a high school diploma indicates that those from stable owner households (odds ratio = 4.76) have nearly five times the odds of stable owners to earn a bachelor's degree. The association between college attainment and stable owners disappears in the full model after controlling for other characteristics. Similar to the results found among Mexican respondents, the parameter estimate for stable owners (odds-ratio = 3.70) almost reaches marginal significance ( $p = 0.10$ ). Due to the small sample size it is probable that this relationship between bachelor's degree attainment and stable homeownership would be significant had there been more Cambodian respondents. The parameter estimate suggests that Cambodians from stable-owner households are more likely than those from stable-renter households to receive a bachelor's degree relative to the odds of having a high school degree. The full model also reveals students' grade point average (odds ratio = 6.71) significantly increases the odds of earning a bachelor's degree.



Columns 3 and 4 compare the odds of having some college education relative to a high school degree. The bivariate model (Column 3) shows those from stable owner households are 4.38 times more likely than stable renters to receive some college education. This significant relationship remains in the full model (Column 4). Controlling for other characteristics, Cambodian respondents from stable owner households have 3.71 times the odds of stable renters to have some college education. There are no other significant results in the full model.

Lastly, Columns 5 and 6 compare the odds of having a less than a high school degree relative to having a high school diploma. There are no significant differences across tenure status in both the bivariate and full models. Still, the full model shows some significant results. Column 6 indicates that educational attainment is significantly related to English-proficiency (odds ratio = 1.53). This suggest Cambodian respondents who have greater English proficiency are more likely to have less than a high school degree than those with limited English ability (relative to those with a high school diploma). The odds of having less than a high school degree are negative associated with grade point average. This is similar to the findings for other groups.

Across the four major nationality groups in the CILS sample, I found stable-homeownership to be only marginally related to college degree attainment ( $p < .10$ ) for Filipinos above and beyond other individual characteristics. However, this relationship nearly reached the 0.10 p-value level for Mexicans and Cambodians. Similar to other studies on educational attainment, students' grade point average was a robust indicator of post-secondary educational attainment (relative to having a high school degree).

Additional models (not shown here) examined which covariates decreased the parameter estimate for housing tenure. I ran numerous multivariate models that included the dummy variables for housing tenure along with an additional covariate (i.e. housing tenure and parental

income) and repeated this for each control variable. The focus is on Mexicans, Filipinos, and Cambodians because it was for these groups that observed parameter estimates in the full model that fell just outside of significance. Variables measuring household structure, such as having one's parents present in both waves, decreased the parameter estimates for housing tenure among Mexicans and that decreases for the parameter estimates for Filipinos and Cambodians were largely due to time spent in the United States. Still, there were significant results in the full model suggesting stable homeownership does play a role in educational attainment among children of immigrants above and beyond other individual and parental characteristics.

#### Discussion and Conclusion:

This chapter used a longitudinal dataset to examine the relationship between parents' housing tenure and educational outcomes among the children of immigrants. Prior studies have shown housing tenure provides positive benefits for children's outcomes including educational attainment (Green and White, 1997; Haurin et al., 2002). This study provides further evidence that children's outcomes are positively associated with homeownership. Results indicate those from stable-owner households (owned their home at both waves) were more likely than those from stable-renter households (rented at both waves) to attain a college degree above and beyond other individual and parental characteristics. Although other factors, such as parental income, may be related to both housing tenure and children's educational attainment, the positive link between housing tenure remained after controlling for a wide-array of characteristics (including income). The actual mechanism in which educational attainment is related to housing tenure is not identified, but it could be the case that homeownership serves as a proxy for favorable neighborhood conditions conducive to educational attainment. If homeowners are concentrated in safe neighborhoods with increased social capital, their children are exposed to

conditions that increase educational opportunities. Therefore, homeownership may have direct impact on educational outcomes but also confers neighborhood advantages that also increase educational attainment.

The results from the interaction tests for housing tenure and national-origin group suggest the relationship between educational attainment and homeownership operates differently across groups. In the disaggregated analyses, there was only marginal evidence supporting the positive role of stable homeownership for Mexicans, Filipinos, and Cambodians. The lack of statistical significance could be attributed to the smaller sample size resulting from group specific analyses. In addition, it could be that characteristics like household structure and time spent in the U.S. are more strongly related to housing tenure among specific nationality groups.

This study contributes to the literature on immigrant assimilation in a few ways. The sample is comprised of the children of immigrants, including the 1.5 (immigrants who arrive before the age of 12) and 2<sup>nd</sup> generations. These individuals will represent a substantial share of the nation's future population. Therefore, it is important to examine how they are faring in the assimilation process with a particular emphasis on educational attainment given the increasing demands for educational credentials in the labor market. In addition, housing tenure has been understudied as a resource for immigrants' incorporation process as they and subsequent generations attempt to navigate a new society and experience upward mobility. This study builds on previous work that links homeownership to financial benefits and describes how immigrant housing tenure provides positive benefits to their children's educational outcomes. Homeownership is viewed as a positive investment due to its perceived benefits and can also be linked to another important investment: the educational attainment of children of immigrants.

**Table 1. Descriptive Statistics for San Diego Respondents**

<b>Variable</b>	All Mean	Stable Owner Mean	<b>Tenure Status</b>	
			Renter to Owner Mean	Stable Renter Mean
<b>Educational Attainment</b>				
< High School	0.07	0.03	0.06	0.11
High School	0.23	0.14	0.25	0.30
Some College	0.38	0.37	0.45	0.38
B.A.+ or Enrolled	0.32	0.45	0.25	0.21
<b>Housing Tenure</b>				
Stable Owner	0.44	--	--	--
Renter to Owner	0.09	--	--	--
Stable Renter	0.44	--	--	--
<b>National-Origin</b>				
Mexican	0.30	0.20	0.39	0.39
Filipino	0.33	0.55	0.30	0.13
Vietnamese	0.15	0.10	0.11	0.20
Cambodian	0.10	0.04	0.10	0.17
Other Nationality	0.11	0.11	0.10	0.12
<b>Nativity</b>				
Immigrant In U.S. < 5 Years	0.13	0.04	0.20	0.19
Immigrant In U.S. ≥ 5 Years	0.44	0.34	0.41	0.54
U.S. Born	0.44	0.62	0.39	0.27
Citizen (1=yes)	0.64	0.85	0.59	0.45
English Index (4-16)	14.27	15.17	14.07	13.43
Family Income (\$)	33,027	46,200	36,903	19,648
<b>Parents' Highest Education</b>				
< High School	0.29	0.13	0.25	0.45
High School	0.20	0.16	0.23	0.24
Some College	0.21	0.26	0.22	0.16
Bachelor's +	0.30	0.45	0.30	0.15
<b>Parents' Highest Occupation</b>				
Upper White Collar	0.14	0.20	0.15	0.08
Lower White Collar	0.41	0.50	0.44	0.31
Non-White Collar	0.45	0.31	0.42	0.61
Both Parents in HH (Waves 1 & 2)	0.64	0.80	0.58	0.51
GPA	2.73	2.88	2.67	2.60
Avg. 2hrs+ on HW	0.45	0.48	0.43	0.43
Male (1=yes)	0.50	0.51	0.54	0.48
<b>N =</b>	<b>2,420</b>	<b>1,065</b>	<b>218</b>	<b>1,065</b>

**Table 2. Descriptives by Tenure Status**

Variable	Mexican			Filipino			Vietnamese			Cambodian		
	Stable Own	Rent to Own	Stable Rent	Stable Own	Rent to Own	Stable Rent	Stable Own	Rent to Own	Stable Rent	Stable Own	Rent to Own	Stable Rent
Educational Attainment												
< High School	0.07	0.10	0.17	0.01	0.05	0.08	0.05	0.02	0.06	0.04	0.05	0.09
High School	0.27	0.28	0.35	0.12	0.20	0.23	0.12	0.27	0.19	0.13	0.32	0.37
Some College	0.44	0.46	0.36	0.38	0.45	0.43	0.30	0.40	0.36	0.51	0.45	0.34
B.A.+ or Enrolled	0.22	0.17	0.11	0.49	0.31	0.26	0.54	0.31	0.39	0.32	0.18	0.19
Nativity												
Immigrant In U.S. < 5 Years	0.01	0.08	0.18	0.05	0.27	0.23	0.06	0.22	0.23	0.00	0.37	0.10
Immigrant In U.S. ≥ 5 Years	0.19	0.29	0.34	0.31	0.41	0.45	0.62	0.59	0.70	0.97	0.63	0.89
U.S. Born	0.80	0.63	0.49	0.63	0.32	0.32	0.33	0.19	0.07	0.02	0.00	0.01
Citizen (1 = yes)	0.88	0.76	0.64	0.90	0.63	0.66	0.65	0.48	0.26	0.54	0.11	0.11
English Index (4-16)	14.66	14.06	13.35	15.53	14.84	15.12	14.27	13.90	12.93	14.50	12.24	12.98
Family Income (\$)	34,026	29,470	17,469	49,928	41,644	25,818	42,478	34,579	18,791	41,823	51,575	18,276
Parents' Highest Education												
< High School	0.40	0.46	0.58	0.03	0.05	0.09	0.20	0.28	0.45	0.29	0.22	0.48
High School	0.25	0.27	0.24	0.12	0.21	0.26	0.17	0.10	0.24	0.12	0.31	0.23
Some College	0.21	0.15	0.11	0.28	0.27	0.26	0.21	0.36	0.16	0.36	0.20	0.16
Bachelor's +	0.15	0.12	0.07	0.56	0.47	0.38	0.41	0.25	0.14	0.23	0.27	0.13
Parents' Occupational Status												
Upper White Collar	0.11	0.04	0.05	0.22	0.20	0.17	0.14	0.17	0.07	0.07	0.21	0.06
Lower White Collar	0.28	0.37	0.29	0.58	0.52	0.47	0.55	0.42	0.27	0.52	0.44	0.27
non-White Collar	0.61	0.58	0.66	0.20	0.29	0.36	0.31	0.41	0.67	0.41	0.35	0.66
Both Parents in HH (Waves 1 & 2)	0.69	0.56	0.42	0.84	0.70	0.48	0.82	0.64	0.64	0.84	0.33	0.65
GPA (Wave 1)	2.24	2.25	2.23	3.00	2.91	2.73	3.09	2.91	3.01	2.90	2.89	2.78
Avg. 2hrs+ on HW	0.31	0.28	0.24	0.54	0.57	0.47	0.50	0.42	0.61	0.50	0.42	0.53
Male	0.51	0.53	0.50	0.51	0.56	0.45	0.51	0.53	0.51	0.55	0.60	0.42
<b>N =</b>	<b>210</b>	<b>85</b>	<b>411</b>	<b>572</b>	<b>66</b>	<b>138</b>	<b>107</b>	<b>24</b>	<b>216</b>	<b>39</b>	<b>22</b>	<b>174</b>

**Table 3. Multinomial Logistic Regression for Educational Outcomes (N=2,420)**

	BA (4) vs. HS (2)		SC (3) vs. HS (2)		<HS (1) vs. HS (2)	
	Bivariate	Full Model	Bivariate	Full Model	Bivariate	Full Model
<b>Housing Tenure</b>						
Stable Owner	4.69 ***	2.53 ***	2.12 ***	1.58 *	0.56 †	0.78
Renter to Owner	1.43	1.20	1.43	1.28	0.62	0.71
Owner to Renter	1.71	1.23	1.74	1.48	1.23	1.65
Stable Renter (ref.)		--		--	--	--
<b>National-Origin</b>						
Mexican (ref.)	--	--	--	--	--	--
Filipino	6.21 ***	1.11	2.15 ***	1.04	0.42 *	0.76
Vietnamese	5.20 ***	2.35 *	1.62 †	1.18	0.75	0.97
Cambodian	1.35	0.79	0.90	0.70	0.55 †	0.68
Other Nationality	4.50 ***	1.43	1.47	1.05	0.58	0.71
<b>Nativity</b>						
Immigrant In U.S. < 5 Years	0.55 **	0.85	0.80	1.07	1.22	1.16
Immigrant In U.S. ≥ 5 Years	0.69 **	0.72	0.85	0.95	1.30	1.39
U.S. Born (ref.)	--	--	--	--	--	--
Citizen (1 = yes)	1.66 ***	0.99	1.30 †	1.02	0.82	0.86
English Index (4-16)	1.29 ***	1.19 ***	1.11 **	1.08	0.94 †	0.96
Family Income (logged)	1.12 **	1.01	1.04 *	1.01	0.96 †	0.98
<b>Parents' Highest Education</b>						
< High School	0.65	0.92	0.74	0.88	1.04	0.81
High School (ref.)	--	--	--	--	--	--
Some College	1.76 *	1.10	1.18	1.00	0.57	0.67
Bachelor's +	3.72 ***	1.69	1.60 *	1.17	0.75	1.17
<b>Parents' Occupational Status</b>						
Upper White Collar	3.62 ***	1.43	1.40	0.93	0.38 *	0.46
Lower White Collar	2.15 ***	1.21	1.39 **	1.09	0.71 †	0.79
Non-White Collar (ref.)	--	--	--	--	--	--
Both Parents in HH (Waves 1 & 2)	2.68 ***	1.53 **	1.58 **	1.30 †	0.70	0.85
<b>GPA</b>						
Avg. 2hrs+ on HW (1=yes)	2.55 ***	1.32 †	1.54 **	1.20	0.75	1.06
Male (1=yes)	0.58 ***	0.93	0.82	0.95	1.42	1.12

\*\*\*p &lt; .001, \*\*p &lt; .01, \*p &lt; .05, †p &lt; .10

**Table 4. Multinomial Logistic Regression for Educational Outcomes (Mexicans) N=727**

	BA (4) vs. HS (2)			SC (3) vs. HS (2)			<HS (1) vs. HS (2)		
	Bivariate	Full Model	p-value	Bivariate	Full Model	p-value	Bivariate	Full Model	p-value
<b>Housing Tenure</b>									
Stable Owner	2.48 ***	2.12	0.105	1.54 †	1.36	0.316	0.52	0.68	0.508
Renter to Owner	1.94	2.04	0.227	1.60	1.49	0.414	0.70	0.84	0.778
Owner to Renter	1.72	2.07	0.590	3.05	3.29	0.397	3.17	4.71	0.238
Stable Renter (ref.)	--	--	--	--	--	--	--	--	--
<b>Nativity</b>									
Immigrant In U.S. < 5 Years	0.93	0.92	0.923	0.87	1.27	0.665	1.66	1.11	0.869
Immigrant In U.S. ≥ 5 Years	0.68	0.68	0.566	0.87	1.13	0.737	1.94 *	1.49	0.409
U.S. Born (ref.)	--	--	--	--	--	--	--	--	--
Citizen (1 = yes)	1.14	0.69	0.626	1.21	1.17	0.687	0.59	0.84	0.761
English Index (4-16)	1.13 *	1.16 *	0.035	1.08 †	1.09	0.148	0.91 *	0.91	0.237
Family Income (logged)	1.07 †	1.03	0.589	1.02	1.00	0.833	0.96	0.98	0.472
<b>Parents' Highest Education</b>									
< High School	1.00	1.23	0.712	0.90	0.93	0.798	0.97	0.74	0.535
High School (ref.)									
Some College	2.16	2.24	0.131	1.24	1.35	0.365	0.57	0.54	0.251
Bachelor's +	2.33	2.27	0.176	1.28	1.46	0.352	0.75	0.94	0.929
<b>Parents' Occupational Status</b>									
Upper White Collar	1.78	0.96	0.932	0.72	0.48	0.176	0.46	0.61	0.66
Lower White Collar	0.96	0.81	0.565	0.86	0.78	0.294	0.84	0.94	0.862
Non-White Collar (ref.)	--	--	--	--	--	--	--	--	--
Both Parents in HH (Waves 1 & 2)	2.24 **	1.90 †	0.055	1.70 *	1.58 *	0.041	0.77	0.97	0.942
<b>GPA</b>									
Avg. 2hrs+ on HW (1=yes)	3.57 ***	3.89 ***	0.000	1.81 **	1.86 **	0.004	0.39 **	0.38 ***	0.005
Male (1=yes)	2.68 **	1.93 †	0.063	1.66 *	1.42	0.156	0.82	1.06	0.895
	0.77	1.09	0.780	0.86	1.05	0.814	1.65	1.30	0.487

\*\*\*p &lt; .001, \*\*p &lt; .01, \*p &lt; .05, †p &lt; .10

**Table 5. Multinomial Logistic Regression for Educational Outcomes (Filipinos) N=809**

	BA (4) vs. HS (2)			SC (3) vs. HS (2)			<HS (1) vs. HS (2)		
	Bivariate	Full Model	p-value	Bivariate	Full Model	p-value	Bivariate	Full Model	p-value
<b>Housing Tenure</b>									
Stable Owner	3.82 **	2.32 †	0.09	1.79	1.42	0.38	0.28 *	0.23	0.10
Renter to Owner	1.41	1.08	0.93	1.25	1.03	0.96	0.66	0.75	0.74
Owner to Renter	1.20	0.99	0.99	1.08	1.00	1.00	--	--	--
Stable Renter (ref.)	--	--	--	--	--	--	--	--	--
<b>Nativity</b>									
Immigrant In U.S. < 5 Years	0.38 *	0.75	0.65	0.75	0.86	0.81	0.81	0.33	0.55
Immigrant In U.S. ≥ 5 Years	0.59	0.74	0.44	0.79	0.90	0.82	1.40	0.85	0.88
U.S. Born (ref.)	--	--	--	--	--	--	--	--	--
Citizen (1 = yes)	2.15 *	1.70	0.33	1.28	1.31	0.57	1.00	0.72	0.75
English Index (4-16)	1.35 **	1.21	0.14	1.02	0.97	0.71	1.03	0.94	0.78
Family Income (logged)	1.10	0.99	0.93	1.04	1.00	1.00	0.99	1.04	0.81
<b>Parents' Highest Education</b>									
< High School	0.52	0.46	0.32	0.56	0.47	0.33	0.77	0.89	0.94
High School (ref.)									
Some College	1.45	0.81	0.61	0.92	0.75	0.48	0.75	0.99	0.99
Bachelor's +	2.77 **	1.51	0.32	1.33	1.04	0.91	1.16	2.03	0.43
<b>Parents' Occupational Status</b>									
Upper White Collar	2.92 **	2.43 *	0.03	1.30	1.30	0.57	--	--	--
Lower White Collar	2.51 **	2.15 *	0.02	1.70 †	1.69 †	0.08	0.61	0.54	0.31
Non-White Collar (ref.)	--	--	--	--	--	--	--	--	--
Both Parents in HH (Waves 1 & 2)	1.74 *	0.90	0.78	1.40	1.13	0.69	0.73	1.07	0.95
<b>GPA</b>									
Avg. 2hrs+ on HW (1=yes)	7.10 ***	7.79 ***	0.00	1.91 ***	1.97 **	0.00	0.46 *	0.42 †	0.08
Male (1=yes)	2.14 **	1.40	0.20	1.68 *	1.51	0.11	1.00	1.06	0.93

\*\*\*p &lt; .001, \*\*p &lt; .01, \*p &lt; .05, †p &lt; .10



**Table 6. Multinomial Logistic Regression for Educational Outcomes (Vietnamese) N=362**

	BA (4) vs. HS (2)			SC (3) vs. HS (2)			<HS (1) vs. HS (2)		
	Bivariate	Full Model	p-value	Bivariate	Full Model	p-value	Bivariate	Full Model	p-value
<b>Housing Tenure</b>									
Stable Owner	2.31	1.40	0.66	1.39	1.10	0.89	1.29	1.97	0.61
Renter to Owner	0.57	0.41	0.43	0.79	0.73	0.74	--	--	--
Owner to Renter	0.74	0.54	0.58	2.08	1.87	0.56	2.57	7.00	0.19
Stable Renter (ref.)	--	--	--	--	--	--	--	--	--
<b>Nativity</b>									
Immigrant In U.S. < 5 Years	0.23	0.64	0.73	0.40	0.54	0.67	--	--	--
Immigrant In U.S. ≥ 5 Years	0.36	0.55	0.48	0.54	0.54	0.50	--	--	--
U.S. Born (ref)									
Citizen (1 = yes)	1.30	0.89	0.82	0.92	0.71	0.47	0.74	0.74	0.79
English Index (4-16)	1.18 †	1.14	0.31	1.07	1.07	0.65	0.95	0.86	0.50
Family Income (logged)	1.07	1.01	0.90	1.03	1.01	0.93	1.00	1.11	0.81
<b>Parents' Highest Education</b>									
< High School	0.69	0.57	0.41	0.74	0.67	0.41	0.73	0.64	0.74
High School (ref.)									
Some College	1.03	0.82	0.76	1.03	0.91	0.88	0.35	0.44	0.55
Bachelor's +	1.76	0.94	0.95	1.06	0.82	0.78	0.57	0.76	0.82
<b>Parents' Occupational Status</b>									
Upper White Collar	2.23	1.61	0.63	1.90	1.67	0.60	--	--	--
Lower White Collar	1.88 †	1.57	0.30	1.27	1.15	0.80	0.43	0.35	0.47
Non-White Collar (ref.)	--	--	--	--	--	--	--	--	--
Both Parents in HH (Waves 1 & 2)	2.28 †	2.46	0.16	1.42	1.63	0.32	0.68	0.59	0.48
<b>GPA</b>									
Avg. 2hrs+ on HW (1=yes)	8.23 ***	7.99 ***	0.00	2.26 *	2.32 **	0.01	0.61 *	0.41	0.19
Male (1=yes)	1.40	0.86	0.77	0.83	0.69	0.41	0.70	0.64	0.59
Male (1=yes)	0.26 ***	0.47	0.08	0.55	0.66	0.35	1.43	1.19	0.85

\*\*\*p &lt; .001, \*\*p &lt; .01, \*p &lt; .05, †p &lt; .10

**Table 7. Multinomial Logistic Regression for Educational Outcomes (Cambodians) N=246**

	BA (4) vs. HS (2)			SC (3) vs. HS (2)			<HS (1) vs. HS (2)		
	Bivariate	Full Model	p-value	Bivariate	Full Model	p-value	Bivariate	Full Model	p-value
<b>Housing Tenure</b>									
Stable Owner	4.76 **	3.70	0.10	4.38 **	3.71 *	0.04	1.31	1.26	0.90
Renter to Owner	0.99	0.87	0.91	1.52	1.73	0.43	0.65	0.59	0.76
Owner to Renter	0.87	0.89	0.94	0.66	0.33	0.37	--	--	--
Stable Renter (ref.)	--	--	--	--	--	--	--	--	--
<b>Nativity</b>									
Immigrant In U.S. < 5 Years	--	0.03	0.71	--	--	--	--	--	--
Immigrant In U.S. ≥ 5 Years	--	0.03	0.71	--	--	--	--	--	--
U.S. Born (ref.)	--	--	--	--	--	--	--	--	--
Citizen (1 = yes)	1.66	1.20	0.84	1.82	0.99	0.98	1.34	0.44	0.57
English Index (4-16)	1.47 ***	1.37	0.02	1.18 *	1.12	0.28	1.19	1.53 *	0.03
Family Income (logged)	1.19	1.15	0.74	1.10	1.06	0.55	1.01	0.98	0.87
<b>Parents' Highest Education</b>									
< High School	0.76	0.72	0.72	0.94	1.10	0.85	1.38	1.73	0.72
High School (ref.)	--	--	--	--	--	--	--	--	--
Some College	0.70	0.54	0.60	1.34	1.22	0.76	0.82	0.69	0.83
Bachelor's +	1.29	1.08	0.96	0.74	0.56	0.54	2.00	1.36	0.87
<b>Parents' Occupational Status</b>									
Upper White Collar	1.66	1.21	0.88	0.83	0.56	0.59	0.79	0.12	0.41
Lower White Collar	1.05	0.67	0.46	1.33	0.97	0.96	0.88	0.76	0.76
Non-White Collar (ref.)	--	--	--	--	--	--	--	--	--
Both Parents in HH (Waves 1 & 2)	1.75	1.23	0.73	1.08	0.86	0.72	1.02	0.86	0.83
<b>GPA</b>									
Avg. 2hrs+ on HW (1=yes)	7.14 **	6.71 *	0.01	1.49	1.38	0.32	0.36 *	0.23 *	0.01
Male (1=yes)	1.79	1.16	0.76	1.12	1.09	0.85	1.06	1.44	0.58
Male (1=yes)	0.52	0.85	0.75	1.07	1.04	0.91	1.28	0.99	0.99

\*\*\*p < .001, \*\*p < .01, \*p < .05, †p < .10

## Appendix A: “Other” National Origin Groups in the CILS San Diego Sample

<b>Nationality</b>	<b>N</b>	<b>%</b>
Cuba	2	0.7
Nicaragua	4	1.5
Dominican Republic	5	1.9
El Salvador	5	1.9
Guatemala	7	2.6
Honduras	5	1.9
Costa Rica	4	1.5
Panama	7	2.6
Argentina	7	2.6
Chile	1	0.4
Ecuador	7	2.6
Peru	4	1.5
Venezuela	1	0.4
Other South America	6	2.2
Haiti	1	0.4
Jamaica	9	3.3
West Indies	10	3.7
Hmong	53	19.6
China	26	9.6
Hong Kong	8	3.0
Taiwan	15	5.5
Japan	30	11.1
Korea	20	7.4
India	11	4.1
Pakistan	2	0.7
Other Asia	15	5.5
Middle East/Africa	4	1.5
Europe/Canada	2	0.7
<b>Total</b>	<b>271</b>	<b>100</b>

## Chapter 5: Discussion and Conclusion

This dissertation examined the intersection of assimilation and homeownership. This is important because housing tenure is a key indicator of successful incorporation and a potential mechanism for successful incorporation into the American mainstream. Contemporary migration patterns have increased diversity in the United States through the growth of the immigrant population and the second and third generations. Their progress will undoubtedly shape the country's future prospects as immigrants and their offspring will represent a large segment of the population. Housing tenure is one of many social indicators related to a healthy economy and other positive benefits to individuals and their surrounding communities. Therefore, the investigation of immigrant homeownership provides insights into the process of incorporation. The purpose of this chapter is to review the insights that can be drawn from the foregoing results.

### *The Findings*

Chapter 2 examined ethno-generational differences in the transition to first-time homeownership to address three research questions: 1) Do differences in homeownership exist across generations? 2) If so, what are some of the sources of these differences? and lastly, 3) Are generational differences in homeownership and housing values similar for all ethno-racial groups?

This chapter built on previous work that was limited to cross-sectional data and utilized a host of time-varying covariates that could be used to explain group differences in the attainment of homeownership. Based on 30 years of observations from the 1979 National Longitudinal Survey of Youth, the results indicate homeownership does *not* linearly increase across generations, contrary to the straight-line perspective. Mexican, black, and white third-generation

respondents were less likely than their immigrant counterparts to transition to first-time homeownership. A similar pattern is evident for the estimated values of black and white-owned homes. The third generation respondents typically estimate their homes to be worth less than the estimates provided by their co-ethnics.

These findings suggest earlier generations are not as successful in achieving homeownership. Moreover, this cannot be explained by other factors such as financial resources, life-cycle, and place characteristics<sup>27</sup>. This runs counter to the straight-line perspective which states that ethno-generational group differences should disappear after taking various forms of capital into account. At the same time, the evidence suggests individual and place characteristics explain differences in homeownership for Mexican immigrants and second-generation respondents. After counting for these characteristics, there were no significant differences in the transition to homeownership between second-generation Mexicans and third-generation whites (reference group). Furthermore, it was discovered that after controlling for these characteristics, Mexican immigrants were *more* likely than the reference group to become homeowners. This result implies that Mexican immigrants are more willing to buy into homeownership, but are limited due to low human capital and the housing costs associated with their disproportionate concentration in traditional immigrant gateways in the West<sup>28</sup>.

The third chapter addressed the geographic redistribution of Latin American immigrants in the United States. In particular, it addressed whether homeownership rates differed across

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<sup>27</sup> However, as previously noted, the immigrants in the NLSY79 sample might differ from the general immigrant population. The immigrants in the sample arrived to the United States during their youth and were more likely to enroll in American schools than immigrants arriving at later ages. As a result, the immigrants in the NLSY79 could be expected to have more favorable outcomes than the general immigrant population.

<sup>28</sup> Controlling for individual characteristics did not explain the lower homeownership rates for black respondents compared to third-generation whites.

place types. The study examined housing tenure differences among immigrants across different metropolitan areas using the 2011 American Community Survey. Specifically, differences in homeownership among Mexican, Salvadoran, and Guatemalan immigrants in three types of destinations were examined. This analysis shows that Guatemalans have significantly lower rates of homeownership than Mexican immigrants and Salvadoran immigrants have homeownership rates that are similar. Next, the chapter revealed that differences in housing tenure across destination types were significant for Guatemalan and Salvadoran immigrants after controlling for individual characteristics. Guatemalan and Salvadoran immigrants in non-traditional destinations are disproportionately recent arrivals and have limited human capital, financial resources, and life-course attributes (i.e. not married and without children). After accounting for these factors, those living in new destinations were more likely to be homeowners than those in established settlement areas. This suppression effect for Guatemalans and Salvadorans suggests they may experience favorable housing outcomes over time in non-traditional destinations as they age and become more settled

The initial place differences for Mexicans disappeared after controlling for individual factors. This finding suggests that Mexican immigrants in non-traditional areas are faring just as well as those in established ones once their levels of human capital, financial resources, and life-course characteristics are taken into account. However, higher homeownership in new destinations depends on whether immigrants and subsequent generations in non-traditional areas are able to obtain the financial resources need to purchase a home. Additionally, they need to have the desire for permanent residence to be motivated to become homeowners.

Lastly, Chapter 4 used data from the Children of Immigrants Longitudinal Study to analyze the relationship between educational outcomes of children of immigrants and

homeownership. This chapter addressed the following questions: 1) Is there an association between homeownership and children's educational attainment? and 2) How does this association differ across national-origin groups. The results from the pooled sample show that educational attainment is positively associated with homeownership even after controlling for other individual and parental characteristics. Those who came from a stable-owner household were significantly more likely than stable-renters to receive at least some college education or a bachelor's degree relative to having just a high school diploma. These findings replicate similar ones that show educational attainment is positively associated with homeownership (Green and White, 1997; Haurin et al., 2002). Bivariate results showed Mexican students are less likely than other national-origin groups to attain a college education. However, national-origin group differences in educational attainment are largely explained by individual and parental characteristics once accounted for in the full model. Other analyses were conducted to explore the relationship between education and housing tenure within separate national-origin groups. These results show that stable homeownership was marginally significant for Mexican, Filipino, and Cambodians' educational outcomes.

#### *Future Research*

There are multiple avenues to be pursued in order to further examine topics of immigrant homeownership discussed in this dissertation. First, one area that can be expanded is the importance of place characteristics related to homeownership. The chapter using the NLSY79 was limited to broad place variables: region and metropolitan status. The inclusion of more local characteristics will add to the investigation of how metropolitan specific characteristics influence ethno-generational group differences in the transition to first-time homeownership. The chapter can only speculate that living in the West is associated with expensive housing markets thus

inhibiting homeownership for groups that are concentrated in that region. In addition, the consideration of metropolitan characteristics can account for factors such as segregation, amount of new housing structures, and the economic climate of a given area and how they are related to homeownership rates.

The same applies to immigrant homeownership in new destinations. The primary focus was on individual differences among immigrants who live in different destination types. The results demonstrated that individual characteristics largely explain lower homeowner rates in non-traditional versus traditional settlement areas. The next step will include place-specific variables that may be related to housing tenure. This information can then be analyzed in multilevel models to properly assess the influence of place characteristics on immigrant homeownership. If housing prices are lower in new destinations, it could be speculated that immigrants there would be *more* likely to become homeowners versus those in established areas with individual characteristics being equal.

Furthermore, the positive relationship between educational attainment and housing tenure merits further studies that can identify the actual mechanisms through which homeownership positively influences higher levels of education for the children of immigrants. Is educational attainment related to the home environment or the financial resources associated with homeownership? This is especially important given that the children of immigrants are coming of age and will represent a large portion of the national workforce (and an even greater share in traditional immigrant gateways). Future studies in this topic will explore nationally representative samples that allow for comparisons to children of native-born parents as well.

Lastly, future studies will also examine other outcomes related to immigrant homeownership and residential attainment. The analyses in this dissertation were mainly limited



to whether or not a respondent was a homeowner<sup>29</sup>. There are other outcomes of interest to pursue in future research. For instance, some studies on immigrant residence focus on the percent of one's neighborhood that is native-born white (or some other native-born reference category). Future work will explore the neighborhood composition in addition to housing tenure status. This will be done to explore if immigrants and subsequent generations are not only becoming homeowners but are able to move to more favorable neighborhoods. Aside from racial and ethnic composition, other neighborhood characteristics such as poverty rates, education, and crime rates are possible avenues to pursue.

### *Conclusion*

This dissertation studies immigrant homeownership, an area that has been understudied in the assimilation literature. As stated before, immigrant homeownership signals that the foreign-born population is being socioeconomically *and* culturally incorporated in the United States. Homeownership brings positive benefits to the homeowner and the larger community. It may signal an immigrant's permanent commitment to the United States and may serve as a vehicle for wealth accumulation or other financial resources. This dissertation shows that ethnic and generational differences exist in homeownership even after controlling for individual characteristics. These differences reflect and perpetuate inequality if not all groups are able to experience the positive benefits that are related to owning a home. Furthermore, this may lead to inequalities existing across multiple generations.

Although other factors such as income and educational inequality may be responsible for differences in housing tenure, policies directed towards making homeownership attainable for all groups may be one strategy for alleviating other areas of social stratification. For instance,

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<sup>29</sup> Chapter 2 did include analyses for ethno-generational group differences in home values.

increasing homeowner rates in a given community may encourage more residents to be active in improving neighborhood conditions. Homeowners are more likely to be invested in the quality of the neighborhood as it is their long-term place of residence compared to renters. Findings from the chapter on new destinations may suggest that a more concerted effort should be made in non-traditional immigrant settlement areas to inform immigrants about home-owning prospects. Increasing homeownership rates among immigrants in new destinations may help to improve economic conditions in these areas. More immigrants may decide to remain long-term. They can help the community by filling labor needs and contributing to the local economy.

Immigrant homeownership is an important part of the immigrant narrative. Many immigrants choose to migrate to the United States for the opportunity to improve their own lives and provide greater life-prospects for their children. Homeownership reflects a crucial step to realizing these dreams. It represents the laying down of roots and the commitment to a new life in America. The immigrant narrative, however, does not end in one generation. Its implications are observed through the life circumstances of subsequent generations. Homeownership provides benefits that influence positive social and economic outcomes for the children and grandchildren of immigrants. Therefore, homeownership is an important immigrant legacy that can be used to ensure better opportunities for future generations.

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