Housing Tenure and Condos: Ownership by Immigrant Generations and the Timing of Arrival

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Abstract
A status attainment perspective of immigrant integration suggests that the socioeconomic mobility of immigrants occurs over time and over generations, with first generation immigrants expected to have the least desirable outcomes. We examine this proposition in terms of homeownership, long viewed as an indicator of socioeconomic status, and compare the likelihood of ownership across immigrant waves and generations in Canada. Our analysis reveals a non-linear process of housing integration, the timing of arrival does affect tenure in the expected direction but levels stabilize after 20 years in Canada. We find that these earliest immigrants, arriving prior to 1981, are the most likely to own. In general, the 1.5 and second generations are as likely to own as this latter group but by the third-plus generation, homeownership drops somewhat. Distinguishing the type of homeownership is also important as newcomers are more likely than others to enter the condominium market.

Keywords: homeownership, immigrants, second generation, condominiums

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Résumé
L'étude sur l'intégration des immigrants selon la perspective des modèles d'acquisition de statut suggère que la mobilité socioéconomique des immigrés se produit sur période de temps prolongée et sur plusieurs générations, avec l'attente que la première génération possède les résultats les moins favorables. Nous examinons cette proposition en termes d'accession à la propriété, un indicateur traditionnellement utilisé pour mesurer le statut socio-économique, et comparons la probabilité d'accès à la propriété à travers plusieurs vagues d'immigration et de générations au Canada. Notre analyse révèle un processus non linéaire quant a l'acquisition d'une propriété : la période de l'arrivée au Canada affecte l'accession dans la direction prévue mais les niveaux se stabilisent après une période de 20 ans. Nous constatons que les premiers immigrés arrivés avant 1981 sont les plus susceptibles de devenir propriétaire. En général, la probabilité de devenir propriétaire pour les 1.5 et deuxième générations est comparable mais pour ce qui est de la troisième génération, l'accession diminue légèrement. La distinction entre les divers types de propriétés est également importante car les nouveaux venus sont plus portés que les autres vers le marché des condominiums.

Mots clés: d'accession à la propriété, immigrants, deuxième générations, condominiums

Introduction

With increasing exposure to the immigrant-receiving society, initial differentials in social and economic resources between new immigrants and the native born are expected to decline or disappear. One such visible resource is homeownership, long viewed as an indicator of socioeconomic status, social and economic mobility, and quality of life (Hiebert et al. 2006; Myers and Lee 1998). As a relatively secure financial investment, homeownership offers social stability to individuals and families, and access to desirable neighbourhoods. It has also been linked to political incorporation (Gilderbloom and Markham 1995; Verberg 2000), educational outcomes (Conley 2001) and other social benefits (Rossi and Weber 1996). For immigrants whose economic mobility may be constrained in the labour market, homeownership provides an avenue for upward mobility for themselves and their children. However, as their financial resources are likely to be limited, their opportunities for ownership may also be limited resulting in low rates of ownership, at least until the second generation.

A testament to the social and economic significance of homeownership, a number of studies on ownership patterns and immigrants have been conducted in various settings such as Australia, Israel and the United States (Alba and Logan 1992; Bourassa 1994; Coulson 1999; Flippen 2001; Fong and Shibuya 2000;

Freeman and Hamilton 2004; Gabriel and Painter 2003; Krivo 1995; Lewin-Epstein and Semyonov 2000; Myers and Lee 1998; Painter, Gabriel, and Myers 2001; Ratner 1996; Rosenbaum 1996). Several studies have also examined the homeownership patterns of immigrants in Canada (Balakrishnan and Wu 1992; Darden and Kamel 2000; Gyimah, Walters, and Phythian 2005; Haan 2005, 2007; Mendez, Hiebert, and Wyly 2006; Owusu 1998; Ray and Moore 1991; Skaburskis 1996).

Historically, studies in Canada have shown that as an aggregate, immigrant levels of homeownership have been found to be higher than the native-born (Balakrishnan and Wu 1992; Owusu 1998; Ray and Moore 1991), although recently this immigrant advantage has been observed to be on the decline (Jakubec 2004; Haan 2005). However, the diversity of racial and ethnic groups within this classification as well as important differences by timing of arrival have lead to further examination of these dimensions. Past research that examined these differences revealed that the newest arrivals, typically those arriving within the previous 5 to 15 years, had the lowest likelihood of owning their homes (Balakrishnan and Wu 1992; Darden and Kamel 2000; Gyimah, Walters, and Phythian 2005; Jakubec 2004; Owusu 1998; Ray and Moore 1991; Skaburskis 1996). Although some of these studies were not exclusively focused on immigrant outcomes, they all showed that earlier immigrant cohorts had higher levels of homeownership than the native-born. However, the distinction between successive generations of immigrant origin groups, defined as the 1.5 generation, second and third-plus generations, has been less of a defining feature of this body of work, which can be explained by the lack of data on parents' places of birth prior to 2001.

Using the 2001 Public Use Microdata File based on Canadian census data, which includes data on the place of birth of parents, housing type, age at immigration and immigration period, our study contributes to the literature on homeownership by: 1) examining the impact of the length of exposure, i.e. generational status, in localized markets; and 2) by distinguishing the type of ownership, i.e. homeowners versus condominium owners.

According to various theoretical perspectives considered in this paper, assimilation theory, the social psychological approach, housing discrimination and urban ecology, there is reason to expect that the first generation and more recent immigrants would be less likely to own their homes than residents born in the country, even after controlling for socio-economic, household and racial characteristics. But for those immigrants who do own, condominium ownership may be a more accessible form of ownership, particularly for the recent arrivals.

In local housing markets in North America, buyers primarily have two main options: freehold housing, for which owners have full ownership of the property and responsibility for its maintenance (i.e. homeowners); and condominiums, for which ownership and maintenance of common areas of the property are shared

among unit holders to some degree (i.e. condo-owners). As a distinctive housing type, the rise in condominium units is an important late twentieth century development for the housing stock of many North American cities, and its growth has implications for homeownership patterns. Condominiums are valued at about $15,000 to $39,000 less than freehold housing or what are typically single family dwellings in metropolitan areas,[1] and may be a popular choice among those with more limited economic resources. Research shows that for many immigrants, affordability is the major barrier in accessing housing (Murdie et al. 2006); thus condominium ownership rather than housing ownership may represent a more obtainable goal for new immigrants. We examine whether the former path to ownership is more likely among immigrants and compare across the generations.

Finally, we compare patterns of housing tenure and housing type by host society exposure across five geographic regions; the three largest metropolitan areas, other CMAs and non-CMAs. This builds on much of the previous research on housing in the Canadian context, which focuses largely on Toronto. While the prominence of Toronto as Canada's global city justifies the attention of immigration researchers, a broader geographic analysis will allow us to determine whether the effect of exposure is a localized or a generalized experience across the country.

Explaining Homeownership Differentials by Exposure and Nativity

Why should differentials in homeownership exist between groups that are recent immigrants and those most distant from the migration experience? With respect to ownership patterns across the generations, three perspectives help to explain differentials by host society exposure. First, cultural and socioeconomic differences between immigrants and non-immigrants are invoked by assimilation theory to argue that the most recent immigrants, or newcomers, are culturally distinctive from the native-born population and lack the socioeconomic capital to purchase property. Recent arrivals are likely to situate in the larger urban gateways with low paying jobs and are thus unable to afford the high housing costs associated with ownership. They would be expected to be initially housed with relatives or friends. This results in homeownership differentials by nativity and timing of arrival (Alba and Logan 1992).

Over time, as immigrants adjust and acquire the necessary social, cultural and economic capital, their levels of homeownership should increase, implying that the highest rates would be observed in the third-plus generation, that is, those who were born in Canada of Canadian parentage. According to the perspective, this latter group is the benchmark against which immigrant integration ought to be assessed. In short, exposure to a place in terms of time, with all the associated adjustments that are expected to occur, is a key dimension of assimilation theory, and it predicts the parity of outcomes—in homeownership for example—particularly between the second and subsequent generations.

A second explanation identified in studies of immigrants and homeownership that is helpful for understanding changes by the length of time spent in a country utilizes a social psychological perspective (Owusu 1998; Ray and Moore 1991). The social psychological approach considers a new immigrant's commitment to the destination country and posits that newcomers are more likely to perceive of their stay as temporary thereby directing them to transitory modes of housing tenure such as the rental market. Moreover, the motivation to return to their country of origin may be coupled with the desire to expeditiously accumulate capital in the host country and invest in the home country. For example, Owusu (1998) found that the low rates of ownership of Ghanaians in Toronto were associated with their transnational linkages and desire for homeownership in their country of origin. And among some Somali newcomers, the desire to return to Somalia was a reason for not wanting to buy a home (Murdie 2002). Thus, the longer an immigrant spends in the country of destination, the more likely they are to recognize their stay as permanent and subsequently, to make that financial and psychological investment in their country of settlement. By the second and third-plus generations, it is highly doubtful that individuals would consider returning to their parents' or grandparents' country of origin. Rather, they would be expected to be more firmly rooted, socially and psychologically, in Canada, which can manifest as a greater investment in housing and neighbourhoods.

A third explanation of differences in ownership rates between immigrants and non-immigrants identifies the barriers and processes in housing markets reflective of inequalities in the wider society that prevent immigrants from having access to property acquisition and to particular neighbourhoods. Several studies investigating the housing outcomes of new immigrants argued that discrimination against immigrants in the housing market impeded newcomers, especially visible minority newcomers, from obtaining affordable and adequate housing (Danso and Grant 2000; Darden 2004; Darden and Kamel 2000; Dion 2001).

The concept of steering, described in the work of Galster and colleagues (1990, 2005) to explain racial and ethnic steering in housing markets, can be applied to explain how first generation immigrants, particularly the more recent arrivals, might be directed by real estate agents in discriminatory ways. Applied to immigrants, this would suggest that immigrants may be shown fewer homes, directed to neighbourhoods with large immigrant populations or directed to less desirable neighbourhoods as well as on the receiving end of editorialized comments by real estate agents (Galster and Godfrey 2005). In the context of the current study, agents can also steer immigrants to the condominium market, where buildings and neighbourhoods are not yet identified with any particular ethnic community, or steer them away from the housing market entirely toward renting. This role may be played by co-ethnic agents, who can encourage newly arriving community members with limited official language abilities to rent

from co-ethnic landlords. Co-ethnic agents of more established communities also play a role in restricting access to homeownership by selling only to co-ethnics, which translates into the reduced availability of ownership for newer immigrant communities. However, the longer one is exposed to a place, the better informed one is likely to be about local neighbourhoods and is likely to be less reliant on the information provided by agents.

Finally, homeownership rates of immigrants and non-immigrants are also determined by the structural conditions that exist in the local urban environment in terms of housing stock, housing development, and economic conditions, which are shaped in turn by broader economic, socio-demographic and policy changes (Bunting 2004). As a result, it is important to consider not only the duration of time in a place, but also the local ecological context which shapes whether immigrants are able to find jobs to pay for appropriate housing, and which shapes the types and costs of housing that are in supply. For example, areas with recent booms in housing developments such as Calgary, Toronto and Vancouver, where 19.2 percent, 11.8 percent and 12.6 percent of owner-occupied dwellings were built between 1996 and 2001, respectively, would provide greater ownership opportunities for recent immigrants compared to places like Montréal, where the level of new construction was 6.9 percent.

The growth in condominium development in some of these major gateways may also explain why they are a common path to ownership for immigrants. The Canada Mortgage and Housing Corporation (2008) released 2008 data on dwelling unit completions that reveals that 74 percent of completed housing units in Vancouver were condominiums. The rates for Toronto and Montréal were 40 and 29 percent, respectively. Thus, given that the supply of homes for ownership relative to condominiums may have declined in the larger centres, it is to be expected that recent immigrants would have fewer opportunities to buy these homes in more established residential areas. Rather, those with less exposure to a place are likely to find ownership in emerging areas, and new condominium developments tend to serve that purpose by revitalizing greyfield sites (Bourne 1993).

Together, these perspectives point to ownership differences between immigrants and non-immigrants across metropolitan areas without clearly specifying when the levels should converge, although the expectation would be convergence by the second generation at the latest. They suggest that recent immigrants would have the lowest levels of housing ownership, but higher levels of condominium ownership. In the next section, we explore these issues with an empirical analysis of ownership differentials not only by nativity but also by timing of arrival and across the generations and as well, we examine condominium ownership.

Data, Variables and Methods

We use data from the 2001 Public Use Microdata File (PUMF) of individuals from the Census of Canada, which consists of a 2.7 percent sample of the population. The sample analyzed in this paper is restricted to private households and primary household maintainers 30 years of age to 65 years old, and excludes non-permanent residents. This age grouping should ensure that most respondents have completed their education, have left their parents' homes, are participating in the labour force and have not yet retired. Based on this selection of cases, the total number of observations in the sample is 218,068. All values and analyses presented in the tables are weighted. In our multivariate analyses, we employ a downweighting technique that ensures that the estimates are based on a nationally representative sample but also calculates statistical tests of significance on the basis of the actual sample size.

The PUMF of individuals contains data primarily on individual characteristics although a few household characteristics are also available. We use the characteristics associated with the "primary householder," defined in the census as the person who contributes the greatest amount toward shelter expenses, or the first person listed where two or more people share expenses equally. Consistent with past work (Alba and Logan 1992; Balakrishnan and Wu 1992; Darden and Kamel 2000; Gyimah, Walters, and Phythian 2005), we include the primary household maintainer's age, gender, marital status and educational attainment but we also add employment status and mobility status in the one-year period. We control for the latter two variables as an individual's employment status is likely to determine whether they invest in residential property, and as we know that movers tend to be renters (Painter et al. 2001). We further incorporate three household variables of the primary maintainer: household type, number of maintainers, and household income. Household type includes family versus non-family households, with family being defined as married or common-law couples with or without children. The number of maintainers refers to the number of persons who contribute to the costs and expenses of a household. A description of all individual and household level variables and their summary statistics are provided in Table 1.

Immigration studies have long distinguished between the first generation of new arrivals, their offspring, and successive generations. We are interested in the effect of immigrant generation, which is constructed by combining parental birthplace with information on a respondent's birthplace, age at arrival and period of immigration for the foreign born. This is one of the advantages of the 2001 Census of Canada; respondents were asked to provide information on the birthplace of parents for the first time since 1971, permitting the identification of immigrant generations. The first generation is operationalized as those primary household maintainers who obtained landed immigrant status at the age of 13

Table 1. Variables and Sample Statistics in Percentages

Variables	Description	Toronto	Montréal	Vancouver	Other CMAs	Non-CMAs
Tenure	Renter	34.4	44.0	36.5	29.2	22.9
	Owner	65.6	56.0	63.5	70.8	77.1
Primary Maintainer Characteristics						
Age (means)	30-65 years	45.6	46.1	45.8	45.8	46.7
Gender	Male	67.7	62.3	66.2	66.7	71.0
	Female	32.3	37.7	33.8	33.3	29.0
Marital status	Single	14.8	20.0	18.0	15.2	11.7
	Married	62.3	42.8	56.1	55.3	57.9
	Common-Law	5.5	16.2	6.2	8.9	11.0
	Divorced/ Separated/ Widowed	17.4	21.0	19.8	20.6	19.4
Education	Highschool or less	39.3	45.9	37.7	41.2	51.7
	Trades/College/ Some university	30.4	31.2	35.3	35.7	36.1
	University degree or higher	30.3	22.9	27.1	23.1	12.2
Employment	Employed	83.1	76.8	79.6	80.6	75.3
	Unemployed	3.2	5.0	4.2	3.4	5.8
	Not in labour force	13.7	18.2	16.2	16.0	19.0
Visible minority status	White	55.5	82.0	65.6	86.4	93.2
	White, Italian, Portuguese, Greek^	10.9	6.5	2.4	3.0	1.0
	Chinese	8.1	1.4	14.8	1.8	0.3
	South Asian	8.6	1.3	6.1	1.6	0.4
	Black	6.6	3.5	1.1	1.5	0.3
	Other	10.4	5.4	10.0	5.7	4.9

Cont'd

Table 1. cont'd

Variables	Description	Toronto	Montréal	Vancouver	Other CMAs	Non-CMAs
Mobility status	Non-mover, 1 year period	89.3	89.6	87.4	87.2	89.5
	Mover, 1 year period	10.8	10.4	12.7	12.8	10.5
Generation	1st, arrived 13+ years, 1991-2001	17.3	6.3	15.4	4.0	9
	1st, arrived 13+ years, 1981-1990	11.9	4.7	8.2	3.7	1.0
	1st, arrived 13+ years, before 1981	18.8	8.0	13.3	7.2	3.2
	1.5, arrived 0-12 years	7.2	2.7	5.5	3.9	2.3
	2nd, Cdn-born, 1+ parent abroad	16.2	7.5	19.2	15.7	12.1
	3rd+, Cdn-born, parents Cdn-born	28.8	78.8	38.4	65.5	80.6
Household Characteristics						
Household type	One family	75.4	70.8	69.1	74.2	78.0
	Multiple family	4.5	1.3	3.8	1.6	1.4
	Non-family	20.1	28.0	27.2	24.2	20.7
Number of maintainers	One	58.2	67.7	60.8	60.8	63.1
	Two	38.9	31.4	36.4	38.0	36.1
	Three or more	2.9	0.9	2.8	1.2	0.7
Household income	<$10,000	5.8	8.8	7.5	6.1	7.7
	$10,000-$29,999	12.2	18.2	14.9	14.4	18.8
	$30,000-$49,999	17.3	22.9	20.4	19.9	23.3
	$50,000-$69,999	17.0	18.0	17.8	19.5	20.5
	$70,000-$119,000	29.6	23.6	27.1	28.6	23.6
	$120,000+	18.2	8.5	12.3	11.6	6.1
	N	32,632	26,519	14,666	62,545	81,706

Weighted values.
^These groups are included in the first "white" category (omitted) for Halifax in "Other CMAs," and the Territories and Atlantic provinces in "Non-CMAs."

years or older and are grouped by period of immigration. The timing of arrival is a key distinction within this generation as earlier migrants would have had a longer opportunity to obtain the resources for purchasing their homes as well as the psychological realization that their settlement is likely to be permanent. Moreover, by dividing this generation into migration waves, we can also account for the differential economic opportunities and constraints that each wave has faced giving them differential advantages in local housing markets.

We also distinguish between the 1.5 and second generations. The 1.5 generation includes those who were born abroad and arrived as children, before the age of 13, and the second generation is defined as those born in Canada with at least one immigrant parent. Although immigrants who arrived as children are often grouped into the second generation (Portes and Rumbaut 2001), we differentiate them from both the first and second generations. Rumbaut (2004) argues for disaggregating the first and second generations as the ages and life stages of immigrants at their time of arrival are important to their adaptation processes. The extent to which the housing outcomes of the 1.5 generation diverge from the other two generational groups then, warrants further examination as they are characterized by foreign born status but their degree of social integration would be expected to be akin to the native born second generation.

Finally, the third-plus generation includes all those born in Canada with both parents Canadian-born. The largest group found in each of the five geographic sub-samples is this latter group, although they account for less than half of the population in Toronto and Vancouver. In Toronto, the first generation arriving prior to 1981 comprises about one quarter of the sample whereas in Vancouver, the second largest category is the second generatioIn our analysis, we also control for the impact of racial composition on the homeownership rates of immigrant generation groups using data on the primary householder. Reflecting changes in immigration regulations and laws from the 1960s on, many recent immigrants are visible minorities and from areas other than the United States or Europe. "Visible minority" is a term first used in the early 1980s, and was developed by the federal government to meet the data needs of federal employment equity legislation and program requirements. It is a socially constructed measure generally equated with "people of colour" other than Aboriginal Peoples, and it rests on self-identification. In the PUMF, information on specific visible minority groups exists for Blacks, Chinese and South Asian. If Aboriginals are excluded from the "non-visible minority" category, as they are in this paper, the "non-visible minority" population can then be considered "White." However, the classification of "White" includes many different ethnic origins groups who vary in rates of homeownership. In particular, persons of Southern European birth or ancestry have been noted to have very high rates of homeownership (Ray and Moore 1991; Teixeira and Murdie 1997). As a result, we create two groups representing the

white majority in Canada: those who are of Italian, Portuguese and Greek ethnic origins, and those who are not.

Variations in local housing markets, particularly in the development of housing over time and composition of the housing stock (including the proportion of properties in the owner's market and the relative proportion of condominiums), variations in population composition and the differential flows of international migrants across the country justify the identification of immigrant generational patterns by geographic area (Haan 2005; Murdie et al. 2006). Geographic variables as proxies of the net effect of supply-side considerations have been applied elsewhere (Skabursis 2004). We examine three metropolitan areas (CMAs), Toronto, Montréal and Vancouver, and make comparisons to respondents from other CMAs and those not resident in CMAs. Of the five geographic areas, the largest sub-sample can be found in non-CMAs (81,706) and the smallest in Vancouver (14,666).

The dependent variable is a dichotomous variable of housing tenure, measured by whether the home occupied by the household maintainer is owned or rented. As shown in Table 1, a majority of respondents live in owner-occupied housing across all five geographic areas with the lowest percentage in Montréal at 56 percent, again a reflection of the differences in housing markets.

With a dichotomous dependent variable, we run a binomial logistic regression model to compare generational differences in the likelihood of living in an owner-occupied home versus renting, controlling for other individual and household characteristics. In a second logistic model, we test the effect of immigrant generation on the likelihood of condominium ownership versus freehold housing for those who live in owner-occupied private dwellings, controlling for the same individual and household characteristics.

Host Society Exposure and Homeownership

Overall, the foreign born in the current sample is observed to have lower levels of homeownership than the native born in Toronto (63 versus 68 percent, respectively) and in Montréal (48 versus 58 percent, respectively). However, in Vancouver and non-CMAs the foreign born are more likely to own than the native born (Vancouver—66 versus 62 percent, non-CMAs—81 versus 77 percent, respectively). In other CMAs, there is no difference.[2] When we disaggregate the sample according to the timing of arrival and generation, the rates of homeownership are lowest among the most recent immigrant arrivals across all five geographic areas, as expected. The bivariate analysis presented in Table 2 shows that for all areas, ownership rates increase by timing of arrival peaking for the earliest immigrant group (first generation arriving prior to 1981) and then falling again for the third-plus generation. A oneway ANOVA test reveals that the differences in ownership rates across the generations within each geographic area are statistically significant

Table 2. Percentage of Owners by Explanatory Variables

Variables	Description	Toronto	Montréal	Vancouver	Other CMAs	Non-CMAs
Primary Maintainer Characteristics						
Age (means)	30-65 years	46.8	47.1	47.4	46.6	47.5
Gender	Male	70.6	62.5	67.0	76.2	82.3
	Female	55.2	45.1	56.6	60.0	64.4
Marital status	Single	36.3	27.0	37.5	39.8	49.2
	Married	78.0	75.2	77.6	86.7	89.5
	Common-Law	58.6	67.0	55.8	67.3	73.8
	Divorced/ Separated/ Widowed	48.2	35.9	49.3	52.5	59.0
Education	Highschool or less	61.7	49.8	61.8	64.4	73.8
	Trades/ College/Some university	67.6	59.9	64.3	73.7	79.6
	University degree or higher	68.6	62.9	64.7	77.7	83.7
Employment	Employed	68.0	61.3	66.1	74.4	80.5
	Unemployed	41.7	27.0	42.5	46.8	64.0
	Not in labour force	56.3	41.6	56.0	57.7	67.4
Visible minority status	White	67.0	57.7	62.3	71.9	78.6
	White, IPG	85.3	72.0	74.5	86.7	89.1
	Chinese	76.8	55.7	77.0	74.3	76.2
	South Asian	59.3	32.3	72.3	72.8	83.3
	Black	39.3	29.1	36.8	46.3	64.3
	Other	50.4	32.6	46.1	51.4	47.1
Mobility status	Non-movers, 1 year period	67.8	59.0	68.5	74.7	80.8
	Movers, 1 year period	50.0	33.2	34.3	44.5	45.3

Cont'd

Table 2. cont'd

Variables	Description	Toronto	Montréal	Vancouver	Other CMAs	Non-CMAs
Generation	1st, arrived 13+ years, 1991-2001	42.3	20.6	54.1	44.3	60.6
	1st, arrived 13+ years, 1981-1990	63.3	39.3	67.3	68.5	80.3
	1st, arrived 13+ years, before 1981	79.1	68.8	79.6	84.3	86.9
	1.5, arrived 0-12 years	73.5	61.9	63.9	77.3	81.7
	2nd, Cdn-born, 1+ parent abroad	73.3	58.3	65.3	76.1	81.4
	3rd+, Cdn-born, parents Cdn-born	65.5	58.3	59.8	69.4	76.1
Household Characteristics						
Household type	One family	72.2	66.7	71.4	79.3	83.1
	Multiple family	82.0	68.9	85.4	82.7	76.8
	Non-family	37.4	28.1	40.4	44.0	54.7
Number of maintainers	One	56.3	47.7	57.0	62.3	71.0
	Two	79.5	73.8	74.1	84.6	88.0
	Three or more	66.4	51.2	66.1	67.4	69.4
Household income	<$10,000	27.9	17.0	30.0	28.8	46.1
	$10,000-$29,999	33.9	26.0	39.9	38.1	58.1
	$30,000-$49,999	46.7	46.8	53.1	60.0	75.7
	$50,000-$69,999	64.4	67.3	67.1	77.6	85.6
	$70,000-$119,000	81.8	81.4	79.9	89.4	91.8
	$120,000+	91.5	90.2	88.3	95.0	95.4

Statistically significant differences within geographic regions at p<.05.

Table 3. Odds Ratios of Homeownership

Ownership	Toronto	Montréal	Vancouver	Other CMAs	Non-CMAs
Primary Maintainer Characteristics					
Age	1.033	1.032	1.051	1.032	1.042
Gender (Male omitted)	–	–	–	–	–
Female	.998 ns	.945 ns	1.167	.9910 ns	.762
Marital status (Single omitted)	–	–	–	–	–
Married	2.186	3.367	2.449	3.256	2.729
Common-law	.727	1.858	.967 ns	1.194	1.406
Divorced/Separated/Widowed	1.156	1.202	1.057 ns	1.282	1.139
Education (HS or less omitted)	–	–	–	–	–
Trades/College	1.321	1.448	1.107	1.370	1.232
University degree or higher	1.222	1.331	.983 ns	1.326	1.238
Employment (Employed omitted)	–	–	–	–	–
Unemployed	.622	.508	.658	.618	.774
Not in labour force	.978 ns	.788	.917 ns	.780	.740
Visible minority (White omitted)	–	–	–	–	–
White, IPG	2.347	1.480	1.617	1.852	1.757
Chinese	3.146	2.056	3.628	1.247	.727 ns
South Asian	1.085 ns	.540	1.567	.945 ns	.969 ns
Black	.502	.466	.542	.478	.559
Other	.771	.619	.845	.596	.312
Mobility status (Non-movers omitted)	–	–	–	–	–
Movers, 1 year period	.760	.464	.365	.377	.248
Generation (1st, 91-01 omitted)	–	–	–	–	–
1st, 81-90	2.183	2.198	1.732	2.436	1.966
1st, B1981	3.594	5.150	2.341	3.980	2.021
1.5 generation	3.495	3.636	1.987	3.293	1.798
2nd generation	3.570	3.256	2.383	3.323	1.858
3rd+ generation	2.707	4.358	2.045	2.642	1.655

Cont'd

Table 3. cont'd

Ownership	Toronto	Montréal	Vancouver	Other CMAs	Non-CMAs
Household Characteristics					
Household type (One family omitted)	–	–	–	–	–
Multiple family	1.627	1.221 ns	1.757	1.086 ns	.621
Non-family	.533	.653	.711	.707	.755
No. of maintainers (One omitted)	–	–	–	–	–
Two	1.366	1.157	.955 ns	1.174	1.341
Three or more	.601	.513	.542	.508	.591
Income (<$10,000 omitted)	–	–	–	–	–
$10,000-$29,999	1.160	1.437	1.334	1.229	1.324
$30,000-$49,999	1.751	2.724	2.331	2.493	2.285
$50,000-$69,999	3.122	4.926	3.795	4.469	3.485
$70,000-$119,000	6.056	8.153	6.285	8.341	5.356
$120,000+	11.490	14.254	10.265	15.399	8.335
Likelihood Ratio	11770.81	10363.98	4657.76	10746.63	21322.71
Degrees of Freedom	29	29	29	29	29
N	32,632	26,519	14,666	62,545	81,706

All statistically significant at p<.05 unless otherwise indicated.
ns denotes not significant.

(p<.001). Table 2 also reveals that the levels of homeownership vary somewhat across the geographic areas but vary little between the 1.5 and second generations. The rates are lowest overall in Montréal, yet the generational patterns are similar across cities.

This initial look at the association between generation and homeownership does not control for other individual and household characteristics that are also associated with ownership. Results from the logistic regression model that includes these other characteristics are presented in Table 3 as odds ratios.

Controlling for respondents' socioeconomic status, lifecycle characteristics and visible minority status as well as their household traits does not diminish significant differences in ownership between the newest arrivals and all other generation groups. We use the newest arrivals as the reference group in the analysis shown, as this is the group expected to have the lowest rates of ownership. The logistic model reveals that first generation immigrants arriving prior to 1981 are 2.3 times as likely as newcomers to own their homes in Vancouver and more than 5 times as likely as newcomers in Montréal. Those in Toronto are 3.6 times as likely as newcomers and in other CMAs, almost 4 times as likely. These earliest arrivals are about 2 times as likely as newcomers to own their homes in non-CMAs.

Since all of the immigrant generational categories are compared to the reference group, it is not possible to assess whether there are statistically significant differences between the other categories, particularly compared to the third-plus generation. To examine whether differences exist between the third-plus generation and the earliest immigrants, 1.5 and second generations, we run separate analyses taking the third-plus generation as the reference category. Based on these results (available upon request), we find that the third-plus generation has significantly lower levels of homeownership than first generation immigrants who arrived before 1981. While they have significantly higher levels of homeownership compared to newcomers, they have lower levels compared to the earlier immigrants in all geographic areas across all geographic areas with the exception of Vancouver, lower levels compared to the 1.5 generation only in Toronto and other CMAs, and lower levels compared to second generation respondents in all areas except Montréal, contrary to expectations. These findings are nuanced; host society exposure does have an impact on homeownership in the expected direction but not beyond the earliest arrivals of the first generation. First generation immigrants arriving prior to 1981—a most distinctive group—are as likely as the second generation in Toronto, Vancouver and non-CMAs to own their homes. And in contrast to expectations, they are more likely to own than the second generation in Montréal and other CMAs.

Generational differences in the likelihood of homeownership, net of covariates, is illustrated as predicted probabilities and converted into percentages in Figure 1.[3] The bars in the graph show visually that the most recent immigrant arrivals have

the lowest levels of homeownership across all geographic areas and that levels rise with increasing exposure, peaking in most areas for first generation immigrants who have been resident in Canada for at least 20 years, even after controlling for demographic, socioeconomic and lifecycle characteristics at the individual and household levels.

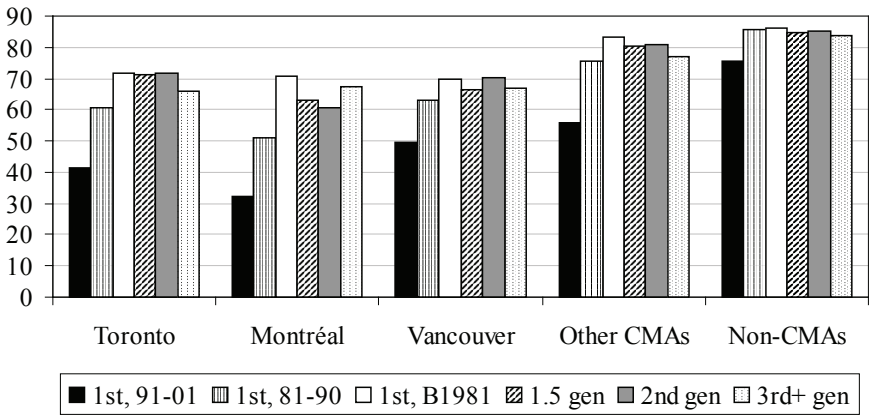
All other covariates also emerge as important predictors of homeownership with geographic variations. For example, consistent with past studies (Balakrishnan and Wu 1992; Darden and Kamel 2000; Gyimah, Walters, and Phythian 2005; Skaburskis 1996), visible minority status and ethnicity are significant determinants of homeownership, holding constant other individual and household traits. Chinese and Southern Europeans, i.e. Italians, Portuguese and Greeks, are more likely than other Whites to own homes in all of the metropolitan areas whereas Blacks and others are much less likely than Whites. The high rates of ownership among the Chinese and Southern Europeans have been noted elsewhere (Myles and Hou 2004; Ray and Moore 1991; Teixeira and Murdie 1997) and may be a contributing factor to enduring ethnic neighbourhoods (Myles and Hou 2004). South Asians appear to be more affected by local housing markets as their patterns vary across geographic areas, being as likely to own homes as Whites in Toronto, other CMAs and non-CMAs, less likely than Whites in Montréal and more likely than Whites in Vancouver.

A limitation of the analysis of homeownership thus far is that we cannot distinguish between the types of homes owned. Yet in order to gain a greater understanding of ownership differentials, it is important to ask whether the type of ownership matters. Those hoping to invest in residential property may not have access to, may be steered away from or may prefer not to live in single dwelling, detached family houses, which are typically freehold housing. There is a diversity of housing options in most urban housing markets and one advantage of the PUMF dataset of individuals is the inclusion of a variable that identifies whether the home is part of a registered condominium. We answer the question of whether differences exist in the type of homeownership, by examining generational effects on condominium ownership versus other types of housing.

Condominiums: A Newcomer's Entry into Homeownership

We observe large differences in the level of condominium ownership across the five geographic sub-samples under study, a finding that is consistent with local variations in housing development and with affordability. Among all homeowners, the greatest level of condominium ownership is found in Vancouver at 28 percent, followed by Toronto (27 percent), Montréal (14 percent) and other CMAs (14 percent). Only 5 percent of owners in non-CMAs live in registered condominiums.

Figure 1. Predicted Percentages of Homeownership by Generation and Geographic Area



Controlling for other individual and household traits, the effect of generational status on condominium ownership is the reverse of that found for homeownership in general. All generational group members who own their homes are less like ly to own registered condominiums than first generation immigrants arriving in the 10-year period prior to the census, although statistically, the immigrant group that arrived between 1981 and 1990 are not significantly different from newcomers in Montréal and non-CMAs. In all of the metropolitan areas, the results show that the earliest cohort of first generation immigrants as well as later generations are at least 50 percent less likely than newcomers to own condominiums as opposed to other types of housing, a statistically significant difference.

Figure 2. Percent of Owners in Condominiums by Generation

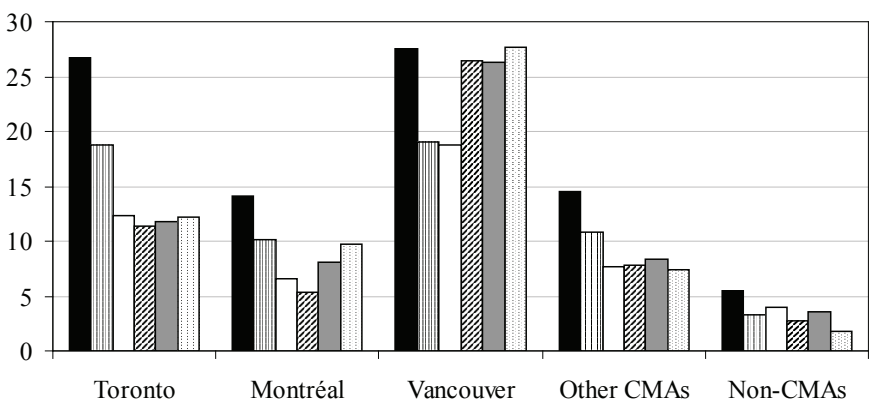


Table 4. Odds Ratios of Condominium Ownership for Owners

Condominium	Toronto	Montréal	Vancouver	Other CMAs	Non-CMAs
Primary Maintainer Characteristics					
Age	.999 ns	1.033	.987	1.024	1.019
Gender (Male omitted)	–	–	–	–	–
Female	1.270	1.557	1.488	1.666	1.593
Marital status (Single omitted)	–	–	–	–	–
Married	.505	.417	.456	.417	.536
Common-law	1.026 ns	.717	1.020 ns	.734	.648
Divorced/Separated/Widowed	.767	.690	.756	.751	.970 ns
Education (HS or less omitted)	–	–	–	–	–
Trades/College	.922 ns	1.286	1.340	1.123	1.005 ns
University degree or higher	1.130	1.649	1.441	1.196	1.270
Employment (Employed omitted)	–	–	–	–	–
Unemployed	.889 ns	1.211 ns	.824 ns	.823 ns	.577
Not in labour force	1.040 ns	.980 ns	.889 ns	.913 ns	.954 ns
Visible minority (White omitted)	–	–	–	–	–
White, IPG	.500	.627	.523	.439	.576 ns
Chinese	1.275	.634 ns	.627	.933 ns	2.030
South Asian	.153	.832 ns	.365	1.113 ns	1.336 ns
Black	1.365	.740 ns	1.015 ns	1.004 ns	.667 ns
Other	1.443	1.014 ns	1.033 ns	.993 ns	.801 ns
Mobility status (Non-movers omitted)	–	–	–	–	–
Movers, 1 year period	1.360	2.021	1.094 ns	1.860	2.124
Generation (1st, 91-01 omitted)	–	–	–	–	–
1st, 81-90	.706	.703 ns	.526	.678	.601 ns
1st, B1981	.476	.344	.500	.352	.602
1.5 generation	.413	.311	.593	.395	.508
2nd generation	.395	.396	.456	.354	.556
3rd+ generation	.394	.394	.464	.310	.306

Cont'd

Table 4. Cont'd

Condominium	**Toronto**	**Montrèal**	**Vancouver**	**Other CMAs**	**Non-CMAs**
Household Characteristics					
Household type (One family omitted)	–	–	–	–	–
Multiple family	.761	.409	.399	.842 ns	.553 ns
Non-family	2.818	3.052	2.840	2.359	2.010
No. of maintainers (One omitted)	–	–	–	–	–
Two	.895	1.014 ns	1.110 ns	.936 ns	.962 ns
Three or more	.657	.569 ns	.708 ns	.543	1.452 ns
Income (<$10,000 omitted)	–	–	–	–	–
$10,000-$29,999	.793 ns	.883 ns	.980 ns	.946 ns	1.014 ns
$30,000-$49,999	1.001 ns	1.076 ns	1.133 ns	1.305	1.455
$50,000-$69,999	.833 ns	1.166 ns	.945 ns	1.144 ns	1.584
$70,000-$119,000	.585	1.231	.873 ns	1.012 ns	1.232 ns
$120,000+	.416	1.290 ns	.517	.789 ns	1.057 ns
Likelihood ratio	1118.55	514.45	1428.73	2612.124	847.934
Degrees of freedom	29	29	29	29	29
N	21,377	14,825	9,272	43,994	59,844

All statistically significant at p<.05 unless otherwise indicated.

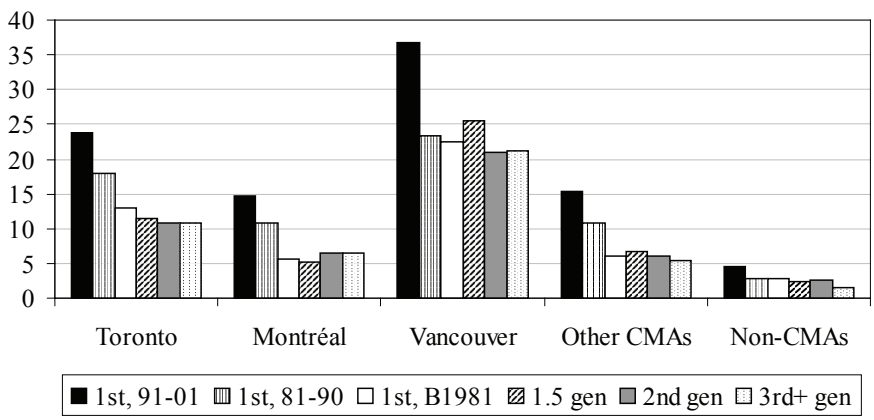
ns denotes not significant.

Figure 3 provides a clearer picture of the effect of immigrant generation in the regression results, holding constant all other covariates as in Figure 1. The predicted probabilities are again converted to percentages and the distinctiveness of newcomers in condominium ownership versus other housing types compared to other generation groups across all of the geographic areas becomes evident. An average newcomer in the sample would have a 37 percent chance of owning a condominium whereas the likelihood of condominium ownership is 23 percent for the next cohort of immigrants, the first generation arriving in the 1980s, in Vancouver. In Toronto, Montréal and other CMAs, the levels decrease significantly again for the first generation who arrived prior to 1981. Compared to this latter group, there is little difference in ownership patterns for respondents with longer host society exposure, including the third-plus generation, in Montréal, Vancouver and other CMAs. In Toronto and non-CMAs, the third-plus generation has much lower levels of condominium ownership compared to the earliest migrants.

The effect of visible minority status on condominium ownership follows a different pattern than observed with homeownership in general, which also supports the idea that condominium ownership may be a path to ownership for disadvantaged groups. With the exception of South Asians, all other non-White groups are more likely than Whites to own condos versus other housing in Toronto while Southern Europeans are much less likely in all metropolitan areas. In Vancouver, the Chinese and South Asians as well as the Southern Europeans appear to be less attracted to condominiums than Whites. With the exception of the Chinese

in non-CMAs, non-White groups in Montréal, other CMAs and non-CMAs are not statistically different in their levels of condominium ownership than Whites, although small sample sizes within some of the categories are likely to explain the lack of statistical significance. In contrast to our observations on homeownership, the association between visible minority status and the ownership of condos is highly variable across the country.

Figure 3. Predicted Percentages of Condominium Ownership by Generation and Geographic Area



Discussion and Conclusions

As expected, exposure to the host society is linked to status attainment in terms of homeownership. Our analysis showed that the most recent arrivals have the lowest levels of homeownership compared to other immigrants and the 1.5, second and third-plus generations, after controlling for individual and household characteristics. In metropolitan areas, members of the first generation with more than 20 years in Canada have done very well in homeownership across the country exceeding most other generational groups, particularly the third-plus generation. This coincides with other work that demonstrates how many immigrants possess a strong desire for ownership and join the owners market within the first generation (Balakrishnan and Wu 1992; Gyimah, Walters, and Phythian 2005; Murdie 2002; Ray and Moore 1991), although the speed with which this occurs is likely to vary by admissions category (Hiebert et al. 2006; Mendez, Hiebert, and Wyly 2006). Nevertheless, our results demonstrate that the length of time in place is an important factor for understanding housing attainment and supports the idea that longer exposure is likely to lead to homeownership status even within the first generation.

These findings underscore a number of key points for the study of immigrant incorporation by exposure and of immigrant housing, and there are both methodological and theoretical implications. First, the significant differences between later and earlier immigrants demand that the migration waves of immigrants be distinguished when examining generational outcomes. As with past studies (Balakrishnan and Wu 1992; Gyimah, Walters, and Phythian 2005; Ray and Moore 1991), future studies should define first generation immigrants by their length of exposure. Nativity in itself, i.e. foreign birth versus native birth, is not theoretically viable in research on generational change as it likely conceals either the gains made by the earliest generations of immigrants or the difficulties faced by newcomers.

Second, we find some empirical justification for disaggregating the 1.5 generation from both the first and second generation groups in studies of immigrant adaptation. Both this and the previous point have been advanced by others (Rumbaut 2004) and as a result of this study, substantiated for the Canadian context. In terms of housing outcomes, members of the 1.5 generation are not completely nor consistently indistinguishable from either the first or second generation across the country although the differences are not striking. The unique social location of this immigrant generation calls for further study, which involves highlighting it as a distinct group. Theoretically, we can only gain a more comprehensive picture of the complex nature of integration processes by comparing the experiences of immigrants who arrived as children in relation to those arriving as adults and to the native born. The methodological implication of this is to identify the age at which immigrants arrived, important not only to identify the 1.5 generation but also for the second generation—at what age did their immigrant parents migrate?

Third, we confirm past studies that show newcomers are at a disadvantage in the housing market (Balakrishnan and Wu 1992; Gyimah, Walters, and Phythian 2005; Mendez, Hiebert, and Wyly 2006; Ray and Moore 1991), arguably due to some combination of the lack of cultural and socioeconomic capital, social psychological state and discrimination or steering in the housing market. Although we are limited in the extent to which we can accurately specify the underlying process as well as in the extent to which we can infer that the length of time in Canada is a causal variable due to our cross-sectional data, we do observe significant improvements according to the timing of arrival and generational status. Although the time period in which immigrants entered are also relevant, we find evidence that the incorporation process is not linear, calling into question and supporting a main critique of one of the assumptions of assimilation theory. That is, rates of homeownership do not increase monotonically by length of exposure, but peak for the earliest immigrants of the first generation and then fall again to some degree by the third-plus generation.

This is contrary to the pattern expected under the supposition that homeownership differentials across groups reflect gaps in social, cultural, and financial resources, with the corollary that homeownership should steadily increase across

generations. Rather, ownership levels appear to decline by the third-plus generation. We have no ready explanation for the diminished homeownership of the third-plus generation, but one possibility is that it is long-time immigrant residents and the second generation who are unusual rather than the third-plus generation. The Canadian census does not collect social-psychological information necessary to test alternative explanations, but perhaps the higher observed homeownership for immigrants arriving before 1981 and the second generation reflects the realization of these groups that they are "here to stay" and the accompanying social-psychological and economic value placed on homeownership. It may also be the case that the more established residential enclaves of the earlier immigrants are inaccessible even to members of the third-plus generation.

While we have not framed our analysis in terms of period effects, our measurement of exposure may be reflective of this process as well. Immigrants arriving prior to the 1980s faced drastically different job and housing markets across the country than immigrants arriving in the more recent period. And there is evidence to suggest that the immigrant advantage in homeownership may be waning in contemporary local housing markets, particularly in Toronto and Montréal (Haan 2005). This is likely due to declining immigrant earnings for recent cohorts combined with rising house prices in the major metropolitan areas. Current research has shown that recent immigrant cohorts have higher low income rates than earlier waves (Picot, Hou and Coulombe 2008) and that rather than moving to areas with more affordable housing, immigrants will remain or move to areas with high housing costs which also happen to be areas with a sizable population of co-ethnics and employment opportunities (Ley 2007).

Fourth, we also find that the association between exposure and homeownership reflects a generalized experience across the metropolitan areas of Canada. Consistent with past studies that demonstrate intermetropolitan differences in housing affordability (Bunting 2004; Skabursis 2004), there are some variations in levels of ownership by place of residence. This is suggestive of the importance of ecological conditions such as local housing development and the particularities of local housing markets, yet, the disadvantage in ownership for the most recent immigrants is evident in all regions. The effect of immigrant generation on homeownership is relatively consistent across the three metropolitan areas and other regions, with levels rising after 20 years of residence in Canada for the foreign born and then stabilizing until the third-plus generation when it falls, suggesting that this adaptive process occurs regardless of the local housing context. However, when we differentiate homeownership by housing type, we find that the local context is as important for understanding ownership patterns as is generational status. The significance of urban ecology in terms of housing stock and recent condominium developments is evident in these geographic variations.

This consideration of condominium ownership as an alternative to freehold housing for immigrants and their offspring is a fifth major contribution of this paper. Our analysis shows that of those who live in owner-occupied housing,

newcomers have the highest rates of condominium ownership versus other types of housing compared to other immigrants and successive generations. And in contrast to the patterns we find for homeownership, levels of condominium ownership decline significantly by 20 years of residence in Canada for the first generation and remain low in most geographic areas.

Yet, there is greater geographic variation in the levels of condominium ownership compared to homeownership, unquestionably a result of differences in condominium development, as described at the outset. However, the common generational pattern suggests that condominiums have become a feasible avenue into homeownership for newcomers. For those able to invest, the condominium market seems to be the route to the owners market. To elaborate on the significance of the condominium market for newcomers, future work in this area might examine whether condominiums are an alternative to the rental market, and/or are an intermediate step toward housing ownership. Given that the increase in condominium units has occurred alongside a decrease in affordable rental units and the elimination of rent control (Bunting 2004), condominiums may be seen as an alternative to the rental market and lack the social and psychological benefits associated with owning a house.

Moreover, the high rates of condominium ownership among newcomers suggest that if we were to omit this type of housing from the measurement of homeownership—which may be justifiable if there are differential benefits between houses and condominiums—the rates of ownership among newcomers would obviously be lower and differences much greater among first generation immigrants according to the timing of arrival.

To summarize, there are a number of issues raised by our analysis that present at least two potential avenues for future work. First, we need to explain the falling homeownership rates for the third-plus generation, and its implications for theories of integration. If members of the first or second generation outperform later generations, does that support the view that the third-plus generation is falling behind? Is assimilation then a curvilinear process? It may be that we are seeing the effects of a segmented process of assimilation where selected groups of the third generation are falling behind. Second, the growth in condominium developments in contemporary urban Canada may mean greater numbers of recent immigrants may find themselves in owner-occupied units, a possible alternative to renting for some. The implications of this type of housing for immigrants and their offspring —and not only in terms of whether this leads more expeditiously to becoming homeowners but also related to questions about lifestyle and the quality of life— are likely to become of greater interest to immigration and housing researchers.

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Notes

[1] According to the 2001 census, the mean value of a condominium was $159,000 versus $192,000 for freehold housing in Toronto, $152,000 versus $191,000, respectively, in Vancouver, $114,000 versus $128,000 respectively, in Montréal, and $113,000 versus $142,000, respectively, in all other CMAs.

[2] All differences in homeownership levels are statistically significant at p<.001, with the exception of other CMAs in which the ownership rates are not different between immigrants and non-immigrants. The city specific homeownership rates for Montréal, Toronto, and Vancouver differ slightly from those presented in Hiebert et al, (2006) and in Haan (2005) because of differences in the populations studied. Hiebert et al (2006) draw on special tabulations of immigrant households produced off the entire census database by Statistics Canada for researchers associated with the Metropolis Project, while Haan (2005) calculates rates for ages 25-54 years, where age refers to the highest earner in the economic family, also using the full 2B 2001 census database at Statistics Canada. Our analysis does not use the household or family public use files because extreme aggregation of variables both diminishes their utility and prevents the capacity to study variations in home ownership by generational status.

[3] Covariates are held constant by applying the characteristics of the average person according to the proportional distribution of the pooled sample (n=218,068). This permits us to compare predicted rates across the five areas.

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