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Immigration, Gender, and the American Dream

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ABSTRACT

Over the last three decades, a large number of immigrants have arrived in the United States. Utilizing data from the Immigration and Naturalization Services (currently distributed through the Department of Homeland Security), this paper analyzes the changing patterns of immigration, especially its gender dynamics. The results suggest that not only has immigration become more feminized but also the idea of an “average” immigrant, on whose behalf specific policies could be formulated, may have become less useful. By analyzing the differences in homeownership patterns among the foreign-born population, especially from a gendered perspective, the paper concludes that policymaking, particularly where housing is concerned, may have to become more concerned with local context and population subgroups.

Keywords: Immigration, Gender, and Housing

BACKGROUND

Historically, immigrant communities have been seen as transitory places and immigrants as subjects of the acculturation project (e.g., Gordon, 1964; Glazer and Moynihan, 1975; Hurh et al., 1978; Crispino, 1980; Gans, 1982; Farley and Langberg, 1988; Fang and Brown, 1999; Jones, 2003). This supposedly impermanent state of ethnic enclaves reduces public policy responsibilities to simple texts of celebrating diversity, with little attention to the integration needs of immigrants and their pronounced internal differences. In fact, during the last three decades, a significant demographic shift has produced drastically different immigrant communities, the dynamics of which do not fit the assumptions formed in previous eras. Factors such as extremes of socioeconomic status, more pronounced national identity consciousness, and a larger number of female and older immigrants have collectively complicated the picture of an immigrant or an immigrant community. By itself, the rapid increase in the number of immigrants has rendered

the foreign-born populations of certain major American cities the majority or near majority. In fact, the 2005 American Community Survey (ACS) puts the total U.S. foreign-born population at close to 36 million, the majority of whom have arrived during the last two decades (8 million since 2000, 11 million in the 1990s and 8 million in the 1980s; U.S. Census Bureau, 2005).

While the magnitude of immigration is a major focus of current policy debates, in this article, I pay special attention to the issue of gender as it affects immigrants. This is partially due to the fact that female immigrants are larger in number than their male counterparts. Furthermore, they appear to have a higher level of educational attainment than their predecessors. However, there appears to be an inconsistency between their observed levels of education and earned income. For example, among immigrants 25 years and older who arrived in the 1990s, women made up 50.4% of the population (U.S. Census Bureau, 2004). Over 27% of these women had a bachelor’s degree or higher (which was comparable to their male counterparts and significantly higher than the 19% reported for female immigrants who arrived prior to 1970), but the average earned income of the 1990s cohort was substantially below their counterparts from the 1970s. For example, 11.2% of the female immigrants (15 years and older, full-time workers) who arrived in the 1990s reported a total earnings of \$50,000 or higher, while among those who immigrated prior to 1970, 24.7% reported such an income level. This socioeconomic inconsistency, combined with homeownership gaps discussed in this paper should inform future public policies that are especially sensitive to gender dynamics in immigrant communities.

Structurally, the paper is divided into three analytical sections. In the first section, I employ Immigration and Naturalization Services (INS) annual data (currently distributed through the Department of Homeland Security) and the most recent U.S. Census data (mainly

the *Integrated Public Use Microdata Series*) to describe immigration patterns since early 1970s (spatially and temporally); illustrate the demographic profile of the foreign born population, including their age, gender, and national origin; and assess the socioeconomic characteristics of the foreign-born population. In the second section of the paper, I emphasize the importance of a gender focus in issues of housing and homeownership among immigrants. Moving beyond descriptive statistics, in the third and final section of the paper, I offer a multivariate statistical analysis of housing patterns by nativity and gender. Here, I attempt to emphasize the importance of gender-sensitive in developing homeownership policies for immigrants.

PERSPECTIVES ON IMMIGRANT HOUSING ISSUES

Before engaging in a detailed analysis of immigration patterns and the sociospatial structure of immigrant communities, it is crucial to summarize current immigrant housing debates and situate them within larger debates on American housing and urban policy issues. Since immigrants have remained an important component of urban growth in the United States (e.g., Singer, 2004; U.S. Census Bureau, 2000) and its housing market (e.g., Lee, 1998; Andres, 1998; Prakash and Hochstein, 1998; Klein, 1997; Gray, 1997; Wysocki, 1996), this should be done both from the perspective of what immigrants need as well as from the perspective of what American cities need and how their future can be envisioned.

Between 1990 and 2000, while the U.S. population grew by 37.2 million people, the foreign-born population increased by 11.3 million, from 19.8 to 31.1 million (U.S. Census Bureau, 1990 and 2000). This massive growth represents over 30% of the national population increase. Given that a majority of the foreign-born population is working age, proportionally, it generates a higher demand for housing than the

native-born population. A number of newspaper articles since the mid-1990s have attested to the positive impact of this phenomenon on the American housing market (e.g., Lee, 1998; Andres, 1998; Prakash and Hochstein, 1998; Klein, 1997; Gray, 1997; Wysocki, 1996), especially in cities such as San Francisco and Los Angeles. This occurs as a large number of immigrants strive to own houses and improve their socioeconomic status (Callis, 2003). In a recent report, Pitkin (2002) validated this finding by illustrating that 12 million housing units were occupied by foreign-born individuals in 2000. This suggests not only the significant presence of immigrants in the housing market but also that their presence had grown by 56% since 1990. Pitkin's analysis also illustrates that by 2000, homeownership had grown by 50% among foreign-born individuals compared with that of 1990.

The increased level of homeownership during this decade, however, should not be seen simply as the product of the market. The intensity of immigration from Asia and Latin America, as well as the eagerness of the immigrants from the 1980s to purchase homes (Pitkin, 2002), produced a unique housing market condition, which pushed real estate-related companies to engage in innovative approaches to marketing housing products to immigrants. In a 1998 article, *New York Times* reported that a number of American housing companies had begun marketing to immigrants and holding home-buying fairs, not in Florida or California but in Brazil, Colombia, Venezuela, and the Dominican Republic ("Record Immigrants," 1998). Increasingly, real estate offices, banks, and public sector agencies began to focus on the burgeoning immigrant market by hiring staff from various ethnic groups, designing new marketing approaches and ad campaigns, and packaging new products for different immigrant populations (Tejada, 1997). As reported recently, real estate agents and certain lenders have

even tapped the large undocumented immigrant market for homeownership (Gorman, 2005).

This positive picture should be balanced, however, with a discussion regarding immigrants' experience in the American housing market. In fact, concern with the housing quality of immigrants has been an important component of the debate on immigration itself (see Ward, 1989). While a majority of early reports were concerned with overcrowding (e.g., Breckinridge and Abbott, 1911; Hunt, 1910), environmental conditions (see Wright, 1894, discussed in Ward, 1989), and social pathologies, some were also concerned with the inadequacy and quality of housing (e.g., Hunt, 1910). With the decline of immigration after the passage of the 1924 Immigration Act, concerns regarding immigrant housing diminished, and it was not until the 1970s, when immigration began to increase once again, that immigrant housing issues reemerged. The post-1965 immigration, however, was marked by social and demographic shifts (Waldinger, 1989). The arrival of refugees and highly skilled immigrants during the 1970s and the 1980s translated to a significant presence of foreign-born individuals with high socioeconomic status. This meant that a more rapid economic integration and, by extension, a reasonable level of neighborhood integration were to be expected—at least for middle-class and upper-middle-class immigrants.

Research over the last two decades, however, offers mixed results in this regard. By the second half of the 1990s, we could point to a ten-year delay (i.e., ten years after arrival in the U.S.) in homeownership (Pitkin et al., 1997; "Fanny Mae Study", 1997), and differences by national origin/ethnicity (Krivo, 1995; Coulson, 1999; Painter et al., 2001; Listokin and Listokin, 2001; Myers, 1999) and area of residence (e.g., Callis, 1997; Myers and Park, 1999) were apparent. Given that a majority of immigrants view home

buying as a step toward economic and social fulfillment (Cheney and Cheney, 1997; Johnson et al., 1997) and show a great propensity for homeownership (Myers et al., 1998), we need to explain why certain immigrant groups portray lower ownership rates.

As recent research suggests, the urban context, vis-à-vis the housing market (Galster et al., 1999a; Galster et al., 1999b; Myers and Park, 1999) and the state of race/ethnic relations, may have a profound impact on the opportunity structure of immigrants and, therefore, can provide interesting clues to the observed inequities. For example, in discussing the spatial distribution of immigrants and their neighborhoods, Galster et al. (1999b) argued that immigrants residing in low-income areas inherit the externalities of those neighborhoods. Higher concentrations in such neighborhoods also diminish the immigrants' opportunity to live in areas with diverse social classes. Nonetheless, homeownership is found to have a positive effect on the socioeconomic condition of individuals and their communities even in low-income neighborhoods (Aaronson, 2000; Harkness and Newman, 2002).

Patterns of homeownership among immigrants have generally been associated with differential opportunity structures that include various socioeconomic and demographic factors. For example, Listokin and Listokin (2001) pointed to seven barriers in homeownership, which are identified as (1) income constraints, (2) credit constraints, (3) asset constraints, (4) language barriers, (5) bias, (6) lack of information, and (7) use of cultural brokers. These factors point to structural deficiencies that go beyond the adequacy or quality of housing supply, highlighting race/ethnic relations and cultural issues. Schill et al. (1998) arrived at a similar conclusion in assessing the housing condition of immigrants in New York, claiming that it may be a function of race relations as opposed to immigrant status. Regardless, the observed differences among Asians,

Latinos, and other immigrants (Myers and Lee, 1998; Myers et al., 1998; Coulson, 1999; Myers, 1999; Myers and Park, 1999; Painter et al., 2001; Pitkin, 2002) require careful consideration. Furthermore, the differences between foreign-born citizens and noncitizens need to be evaluated, as well (for example, see Callis, 1997). Given the findings of previous research on homeownership among immigrants, it is also important to continue our assessment of the role of occupational achievement (e.g., Myers and Park, 1999), headship rate (e.g., Myers et al., 2002), and socioeconomic factors, such as income and education (Painter et al., 2001), in developing specific policies that attempt to improve the housing condition of the growing number of new Americans.

A lack of detailed attention to gender, despite its growing importance in immigration, is a dimension missing in the literature on immigrants' housing needs. This is particularly curious since gender gaps in homeownership rates are well documented and analyzed (e.g., Quercia et al., 2003; Allen, 2002; Hayden, 2002; Green and Vandell, 1999). In most cases, the economic position of women within a household (and in the society) is held responsible for their lower homeownership rates. This is especially troublesome as the number of female-headed households increase.

In the case of immigrants, as illustrated later, women outnumber men and a growing number of them are employed in highly skilled jobs with high incomes. Women are also a growing population among those naturalized. In this paper, I investigate their homeownership patterns, especially when the women are reported as heads of household, to point to the existing gaps as well as the importance and size of this possible market. To situate this research within the larger debates on housing, however, my analyses considers four separate, but related, contexts: sociodemographics, location, citizenship status, and years of residence in the United States.

METHODOLOGY AND DATA

Research on immigration often faces problems of adequacy and timeliness of the data. Neither the decennial place-based census data (e.g., SF3) nor the person-based data (e.g., PUMS) provides a complete picture of immigrants and their communities. Researchers can have information either on census geographies without specific homeownership patterns for the foreign-born population (and its subgroups) or person-based information without detailed geographic information. For that reason, a number of researchers have opted for the use of proxy variables to analyze the homeownership structure of immigrants. For example, Myers et al. (2002) used age, race, and ethnicity as proxies for income and employ "headship rate" (or the propensity for each group to head a household) as a close parallel for homeownership. Additionally, Myers et al. (1998) and Myers and Park (1999) suggested that cohort analysis could provide an acceptable proxy for longitudinal studies. This means that decennial data on the foreign-born population could be used, with particular attention to the year of immigration. As such, specific temporal cohorts of immigrants could be identified.

In using such proxies, researchers are able to expand the utility of existing data for their analysis. This approach, however, does not resolve the importance of detailed spatial information, such as neighborhood-level homeownership rates of specific national-origin groups, in developing a place-based understanding of the housing market among the foreign-born population.

In this paper, I employ three data sets to create the needed information to answer some of the local context questions as they relate to homeownership among immigrants. I employ the annual INS (Immigration and Naturalization Services, currently called U.S. Citizenship and Immigration Services, under the Department of Homeland Security) data to discuss the annual variations in immigration. However, answers related to homeownership pat-

terns are derived from the decennial census and iPUMS, since that information is missing from the INS database.

For brevity, I do not discuss here the statistical techniques employed in this paper. Explanation and justification for each is offered at the time of usage when appropriate.

ANALYSIS

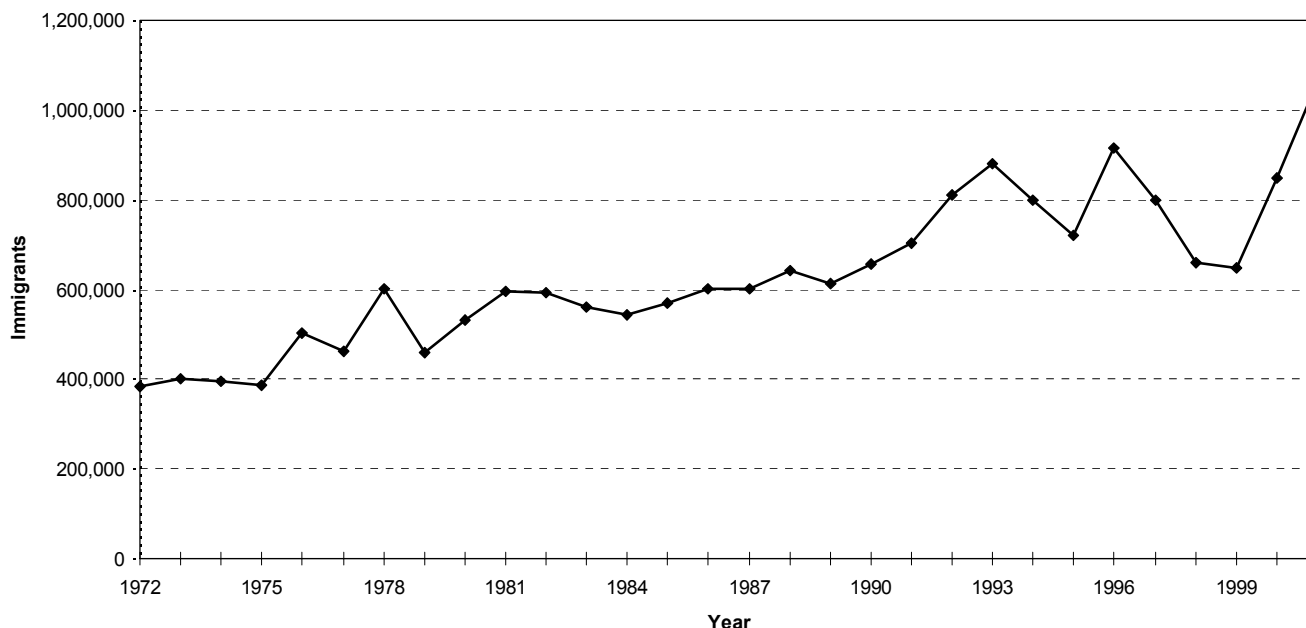
Section I: Immigrants and Immigration Patterns

The 2000 Census of Population and Housing (U.S. Census Bureau, SF3) identified 31.1 million foreign born in the United States. Among them, 42.4% had arrived since 1990 and 27.2% in the 1980s. This means that over

two-thirds of the foreign-born population had arrived in the United States within the previous two decades. Immigrants from the 1970s made up only 15.1% of the foreign-born population, while those from previous decades made up a small minority of slightly over 15%. In absolute numbers, this translates to a total foreign-born population of 26.3 million for those arriving since 1970.

The INS data closely confirms this information. From 1972 to 2001, close to 19 million documented immigrants arrived in the United States (see Figure 1). This does not include those who were given residency status under the Immigration Reform Act of 1986 (i.e., the amnesty program) and other amnesty programs. Of

Figure 1. Immigration by Federal Fiscal Year 1972–2001



Source: Immigration and Naturalization Services

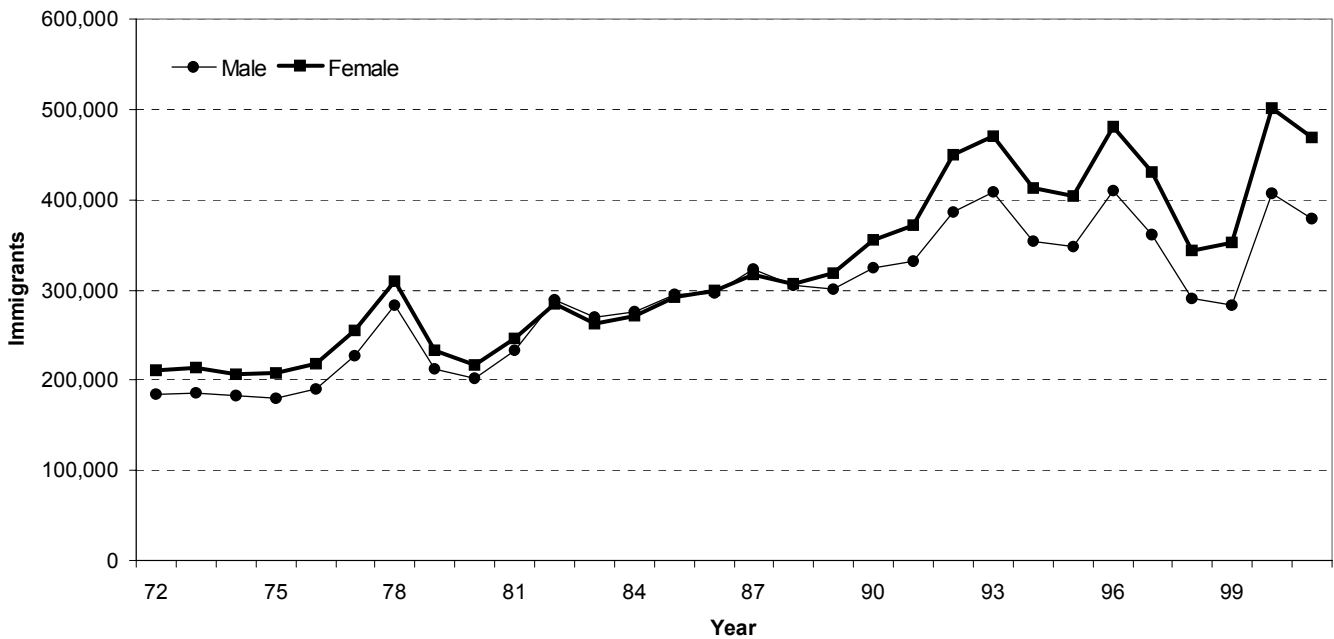
course, the undocumented population is not captured in the official database and, therefore, is left outside any analysis presented here. However, the sizable undocumented population in the United States could significantly add to the enumerated foreign-born population by the INS. Readers should note that the decennial Census data do include some of the undocumented immigrants; however, the undercount for the undocumented, as well as the documented, immigrants poses a challenge in any analysis of the overall foreign-born population.

Comparison between the INS and the Census data, by decade of arrival in the United States, offers an interest-

ing perspective on the demographic dynamics of this population. According to the INS data, of the 19 million immigrants who have arrived since 1972, over 15 million came after 1980 and close 10 million came after 1990. This means that the 2000 Census data identified an additional three million immigrants from the 1990s and over six million from the last two decades. A large number of these immigrants were added under various amnesty programs and others are simply people who were missed by the INS, due to the nature of their immigration.

Beyond the numerical shifts in the immigrant population, demographic indicators, particularly gen-

Figure 2. Gender by Year of Admission



Source: Immigration and Naturalization Services
 Overall distribution by gender: Male 46.5%, Female 51.8%, and Unknown 1.7%.

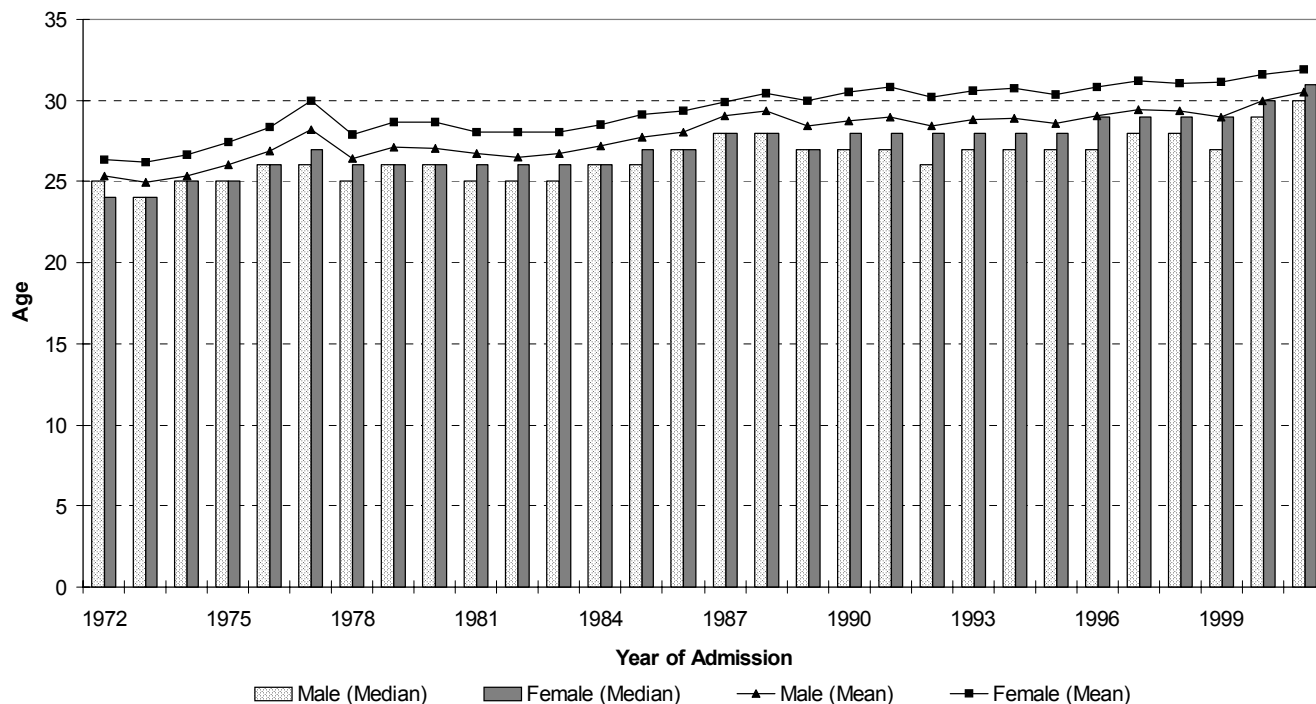
der and age, are of interest to this paper. As illustrated by Figures 2 and 3, not only is there a female majority among recent immigrants but they are also getting generally older, and a significant number are also single (about 43% or 8.1 million). According to the 2000 Census, less than 10% of the foreign-born population were 16 years old or younger.

INS data for the period from 1972 to 2001 reveal that among the 8.1 million single immigrants, 3.8 million are women, while men account for the somewhat larger figure of 4.3 million. Additionally, a significant majority of widowed (86.5%), separated (65.5%), and

divorced (64.1%) immigrants are women. This population is collectively over half a million (see Table 1). All together, 44.6% of all female immigrants are single, widowed, divorced, or separated (for men, this figure is 50.2%). During the last three decades, 6.7 million female immigrants arrived in the U.S. through different family reunification provisions. However, a large number of male immigrants (5.4 million) have done the same.

Among those with skills needed in the United States (as defined by the U.S. Citizenship and Immigration Services), men clearly outnumber women (505,000 versus 246,000). Nevertheless, it is important to note that fe-

Figure 3. Age by Gender and Year of Admission



Source: Immigration and Naturalization Services

Table 1. Gender by Marital Status of Immigrants (1972–2001)

| | GENDER CATEGORY | | | TOTAL |
|-------------------------------------|-----------------|-----------|-------------------------|-----------|
| | Male | Female | Unknown or Not Reported | |
| Single | 4,271,555 | 3,840,359 | 1,175 | 8,113,089 |
| % Single | 52.65 | 47.34 | 0.01 | 100.00 |
| % within Gender Category | 48.50 | 39.14 | 11.75 | 42.84 |
| % of Total Immigrants | 22.56 | 20.28 | 0.01 | 42.84 |
| Married | 4,320,349 | 5,358,443 | 1,801 | 9,680,593 |
| % Married | 44.63 | 55.35 | 0.02 | 100.00 |
| % within Gender Category | 49.05 | 54.61 | 18.01 | 51.12 |
| % of Total Immigrants | 22.81 | 28.30 | 0.01 | 51.12 |
| Widowed | 58,572 | 376,708 | 45 | 435,325 |
| % Widowed | 13.45 | 86.53 | 0.01 | 100.00 |
| % within Gender Category | 0.67 | 3.84 | 0.45 | 2.30 |
| % of Total Immigrants | 0.31 | 1.99 | 0.00 | 2.30 |
| Divorced | 83,576 | 149,520 | 44 | 233,140 |
| % Divorced | 35.85 | 64.13 | 0.02 | 100.00 |
| % within Gender Category | 0.95 | 1.52 | 0.44 | 1.23 |
| % of Total Immigrants | 0.44 | 0.79 | 0.00 | 1.23 |
| Separated | 6,116 | 11,594 | 3 | 17,713 |
| % Separated | 34.53 | 65.45 | 0.02 | 100.00 |
| % within Gender Category | 0.07 | 0.12 | 0.03 | 0.09 |
| % of Total Immigrants | 0.03 | 0.06 | 0.00 | 0.09 |
| Unknown Marital Status | 67,509 | 76,145 | 6,933 | 150,587 |
| % Unknown Marital Status | 44.83 | 50.57 | 4.60 | 100.00 |
| % within Gender Category | 0.77 | 0.78 | 69.32 | 0.80 |
| % of Total Immigrants | 0.36 | 0.40 | 0.04 | 0.80 |
| Unknown Gender and Marital Status | | | | 307,084 |
| % Unknown Gender and Marital Status | | | | 100.00 |
| % within Gender Category | | | | 100.00 |
| % of Total Immigrants | | | | 1.62 |
| Total | 8,807,677 | 9,812,769 | 10,001 | 307,084 |
| % within Total | 46.51 | 51.82 | 0.05 | 1.62 |
| % within Gender Category | 100.00 | 100.00 | 100.00 | 100.00 |
| % of Total Immigrants | 46.51 | 51.82 | 0.05 | 1.62 |

Source: Immigration and Naturalization Services

male immigrants do make up an important component of the American market for highly skilled foreign-born employees. The occupational characteristics of female immigrants as a whole, regardless of their class of admission, highlight this potential human capital (see Table 2). Among the over 16 million immigrants for whom INS data list an occupation, women appear significantly in professional and technical (over 638,000), as well as service and clerical, job categories. Given the numerical presence of women in the professional and technical categories, the gendered dimensions of the economic integration of immigrants must be more fully discussed and analyzed. In the following sections, I explore this matter further.

Part II: Immigrant Homeownership Patterns

As Figure 4 illustrates, the homeownership rate of immigrants exceeds their rental rate within 13 years of their

arrival in the United States. This confirms the findings of other researchers (e.g., Pitkin et al., 1997), but as an independent statistic, this is not very informative and may even be somewhat misleading. Explaining homeownership as a function of residency equates it with assimilation, thereby placing the burden of achieving the American dream entirely on immigrants. A more reasonable approach would consider other socio-demographic indicators and various other factors, including gender.

To illustrate this point, I briefly turn to Figures 5 through 7. Here I have used gender, citizenship status, and total family income to illustrate how homeownership varies among heads of households within these population subsets. Clearly, the native born population has attained the highest level of homeownership compared to the foreign born population, regardless of their citizenship status. However, it is clear that male heads of households across all family income categories exceed their female

Table 2. Immigrants' Reported Occupation by Gender (1972–2001)

| Occupation | Male | Female | Gender Unknown or Not Reported | Total |
|--|-----------|-----------|--------------------------------|------------|
| Clerical and Kindred Workers | 208,553 | 375,213 | 76 | 583,842 |
| Craftsmen, Operators and kindred workers | 1,565,048 | 544,960 | 155 | 2,110,163 |
| Farmers, Farm Managers, Farm Laborers, and Farm Foremen | 266,297 | 106,806 | 32 | 373,135 |
| Homemakers | 17,164 | 2,454,902 | 161 | 2,472,227 |
| Managers, Administrators, and Sales Workers, except Farm | 572,595 | 245,713 | 114 | 818,422 |
| Occupation not reported | 902,775 | 995,667 | 314,394 | 2,212,836 |
| Professional, Technical, and Kindred Workers | 933,340 | 638,184 | 775 | 1,572,299 |
| Service Workers, including Private Households | 917,474 | 1,168,839 | 546 | 2,086,859 |
| Students and/or children under age 16 | 2,692,361 | 2,533,354 | 494 | 5,226,209 |
| Unemployed or Retired | 732,070 | 749,131 | 338 | 1,481,539 |
| Total | 8,807,677 | 9,812,769 | 317,085 | 18,937,531 |

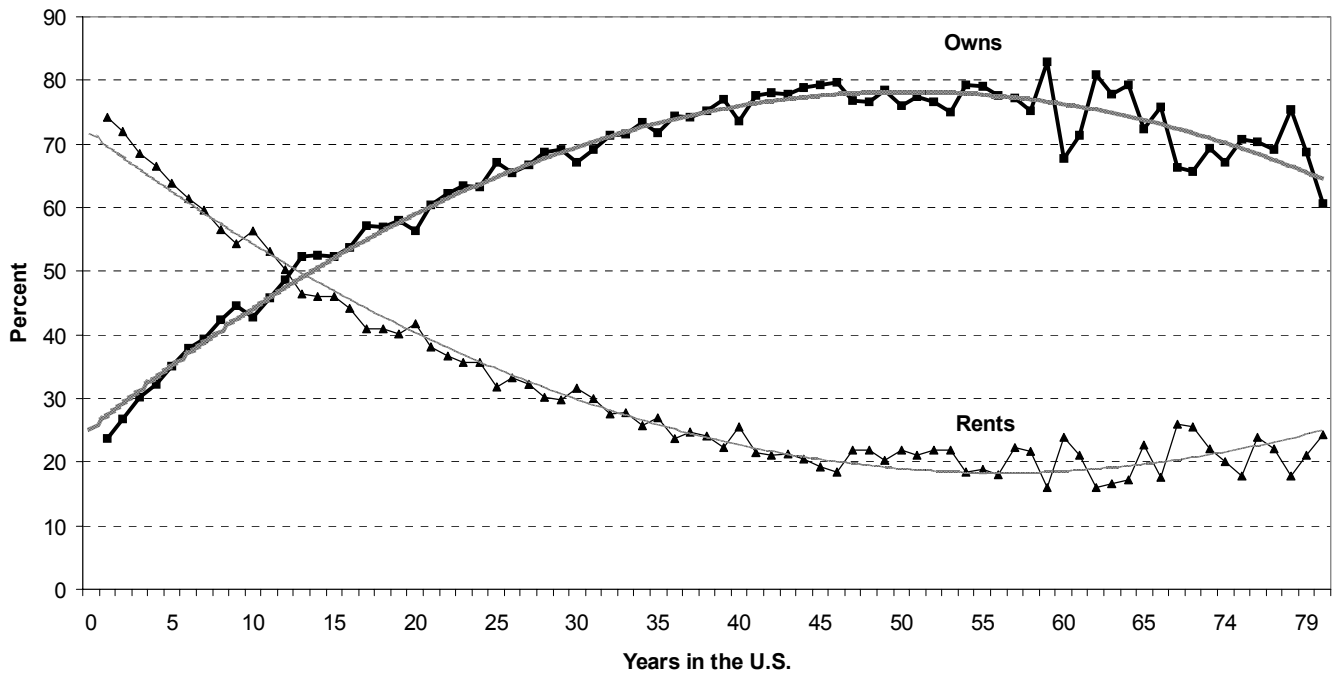
Source: *Immigration and Naturalization Services*

counterparts in homeownership rates. While the gender difference is most evident within the lowest income category, even among wealthy families, female heads of households are slightly less than 10 percentage points behind their male counterparts. This difference is more pronounced for the foreign born naturalized population. In this population, female heads of households' homeownership rates are 20 percentage points behind their male counterparts. Note that the overall difference between male and female heads of households for the native born and the foreign born naturalized populations are relatively the same (see the 'Total' bars in Figures 5 and 6). In fact, with the exception of the low income category, naturalized male heads of households

have similar homeownership rates to those of their native born counterparts. The naturalized female population, however, lags in homeownership, compared to naturalized male heads of households, as well as native born female heads of households. This is especially pronounced for total family incomes of \$100,000 and above \$500,000.

As expected, homeownership rates for non-citizen foreign born heads of households are significantly lower than the other two groups. Although lower family income categories do produce minimal homeownership rates, female heads of households are relatively less worse off than their male counterparts (as compared to native born and naturalized citizens). In fact, across all

Figure 4. Homeownership by Years in the U.S.



Source: Integrated Public Use Microdata Series (Ruggles, et al, 2004)

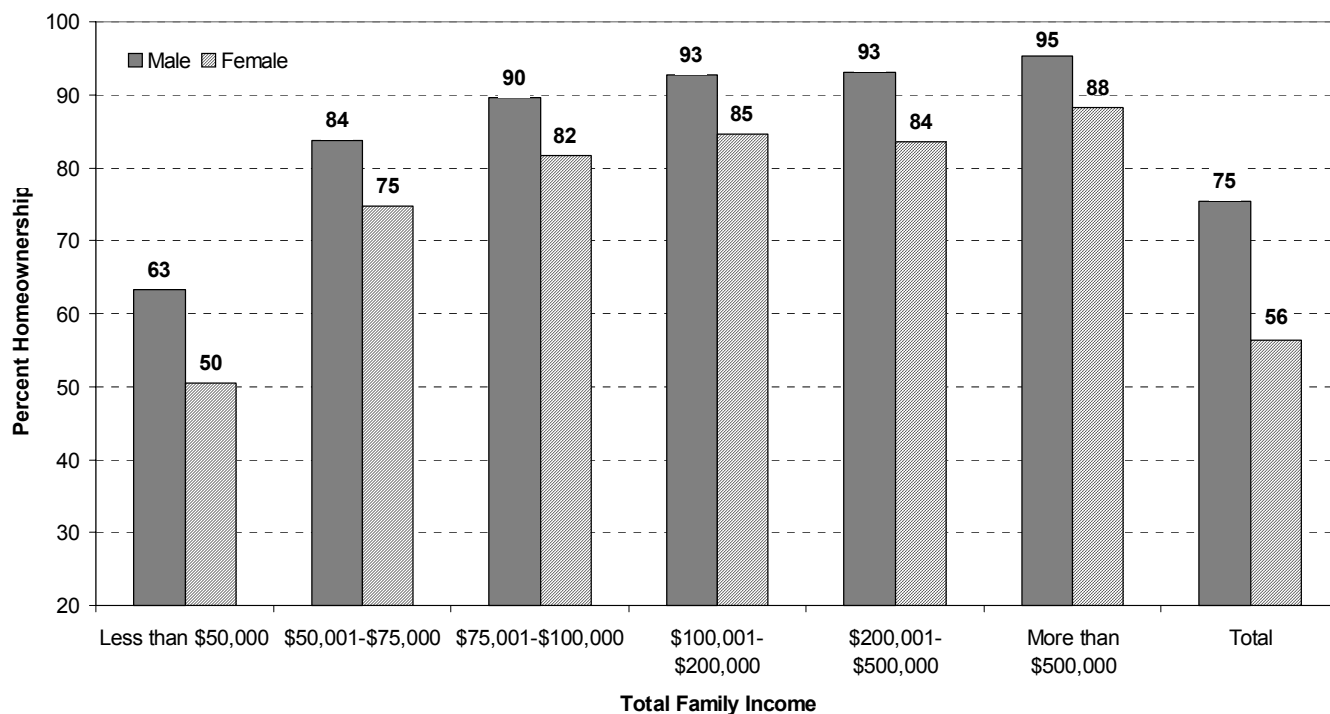
groups and income categories, female heads of households, with total family incomes exceeding \$500,000, are the only group more likely to own their homes than their male counterparts.

This initial view of homeownership, as it relates to total family income and gender, suggests that a) gender inequities continue to dominate the housing market, regardless of income, b) the foreign-born population, regardless of income, lags behind the native born, c) attempts should be made to increase homeownership rates among the foreign born population, especially those who have become citizens (the overall gap observed between the naturalized population and the native born may be partially caused by the lower rates of homeownership

among female naturalized heads of households), and d) since the non-citizen population is clearly interested in homeownership, attempts need to be made to increase their access to the housing market. Given that the American housing market is not legally limited to citizens alone, expanding homeownership among this portion of the foreign born population should be prioritized. This will accelerate the economic integration of this growing population and ease their way into American society.

Furthermore, given that close to 2 million foreign-born female heads of households (citizen and otherwise) rent their houses (versus 1.5 million who own), the market potential seems great. More than a quarter of a million members of this foreign-born female population (i.e.,

Figure 5. Total Family Income by Homeownership (Native Born—Heads of Households)



Source: Integrated Public Use Microdata Series (Ruggles, et al, 2004), Computations by Author

Figure 6. Total Family Income by Homeownership (Foreign Born Naturalized Citizen–Heads of Households)

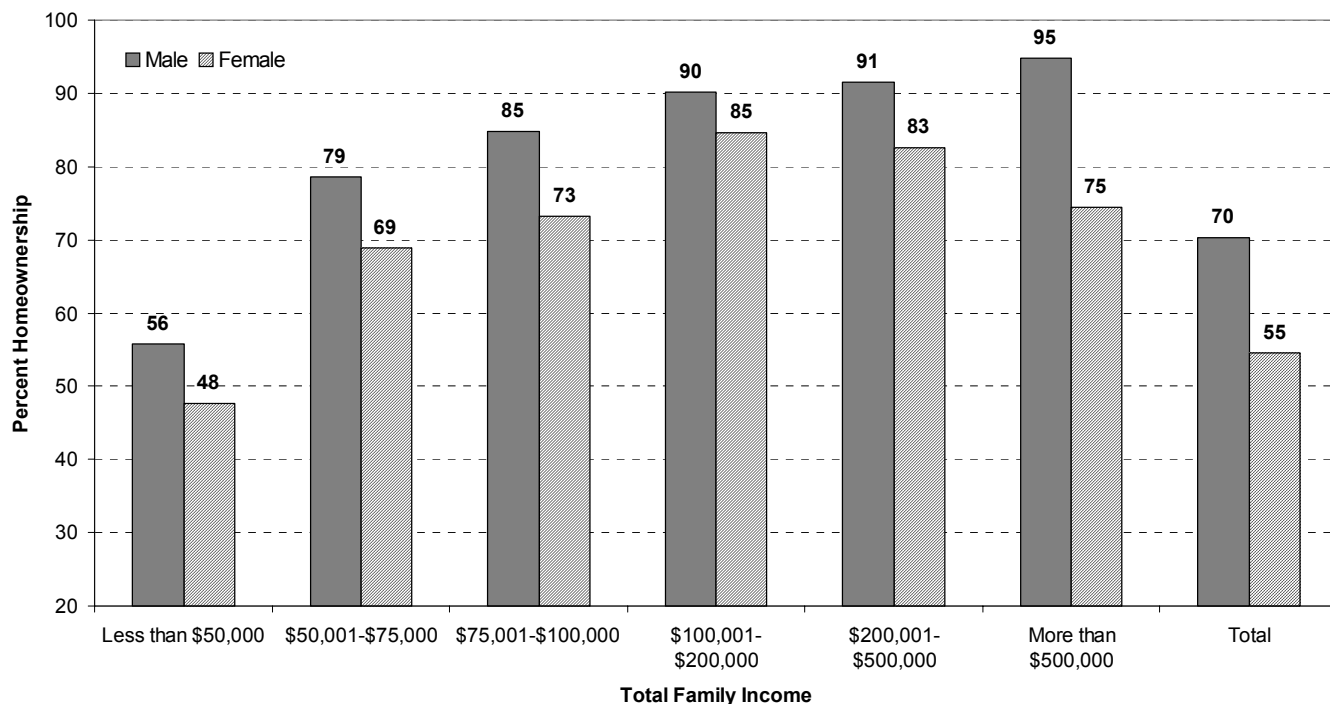
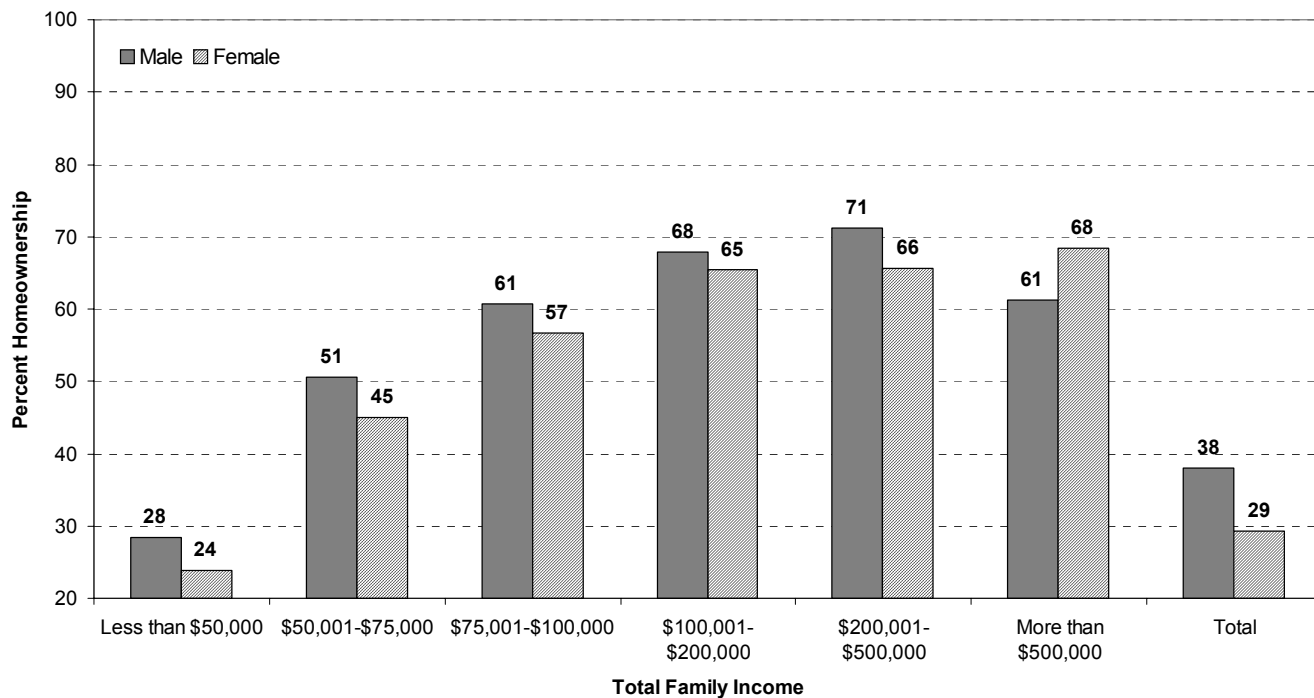


Figure 7. Total Family Income by Homeownership (Foreign Born Non-Citizen–Heads of Households)



Source: Integrated Public Use Microdata Series (Ruggles, et al, 2004), Computations by Author

Table 3. Selected Socio-demographics of Head of Households in the U.S.

| | Native-born Heads of Households (N=93,434,890) | | | Foreign-born Naturalized Citizens Head of Households (N=6,093,589) | | | Foreign-born Non-Citizens Heads of Households (N=5,971,896) | | |
|---------------------------------------|---|-------------------------|-------|--|------------------------|-------|---|------------------------|-------|
| | Owns (N=64,209,475) | Rents (N=29,225,415) | Ratio | Owns (N=3,970,163) | Rents (N=2,123,426) | Ratio | Owns (N=2,130,777) | Rents (N=3,841,119) | Ratio |
| Average age | 53 | 43 | 1.2 | 53 | 49 | 1.1 | 45 | 37 | 1.2 |
| Gender: | | | | | | | | | |
| Male (frequency) | 45,711,184 | 14,931,878 | 3.1 | 2,891,413 | 1,223,170 | 2.4 | 1,674,168 | 2,733,867 | 0.6 |
| Female (frequency) | 18,498,291 | 14,293,537 | 1.3 | 1,078,750 | 900,256 | 1.2 | 456,609 | 1,107,252 | 0.4 |
| Average travel time to work (minutes) | 16 | 15 | 1.3 | 18 | 15 | 1.2 | 19 | 17 | 1.1 |
| Total family income: | | | | | | | | | |
| Less than \$50,000 (frequency) | 32,788,386 | 24,214,214 | 1.4 | 1,826,331 | 1,665,042 | 1.1 | 1,148,302 | 3,101,953 | 0.4 |
| \$50,001-\$75,000 (frequency) | 13,706,699 | 3,055,869 | 4.5 | 822,513 | 255,764 | 3.2 | 423,228 | 429,941 | 1.0 |
| \$75,001-\$100,000 (frequency) | 7,697,168 | 1,021,030 | 7.5 | 512,182 | 107,257 | 4.8 | 240,216 | 159,994 | 1.5 |
| \$100,001-\$200,000 (frequency) | 7,833,655 | 741,119 | 10.6 | 627,674 | 76,150 | 8.2 | 241,542 | 116,336 | 2.1 |
| \$200,001-\$500,000 (frequency) | 2,079,101 | 186,799 | 11.1 | 169,447 | 18,392 | 9.2 | 74,729 | 31,252 | 2.4 |
| More than \$500,000 (frequency) | 104,466 | 6,384 | 16.4 | 12,016 | 821 | 14.6 | 2,760 | 1,643 | 1.7 |
| Average percent above poverty | 359 | 246 | 1.5 | 350 | 239 | 1.5 | 300 | 211 | 1.4 |
| Average years in the U.S. | n.a. | n.a. | | 31 | 24 | 1.3 | 18 | 11 | 1.6 |
| Average family size | 3 | 2 | 1.5 | 3 | 3 | 1.0 | 4 | 3 | 1.3 |
| College education | | | | | | | | | |
| Without 4+ years of college education | 46,128,012 | 23,234,096 | 2.0 | 2,687,876 | 1,636,527 | 1.6 | 1,584,229 | 2,900,902 | 0.5 |
| With 4+ years of college education | 18,081,463 | 5,991,319 | 3.0 | 1,282,287 | 486,899 | 2.6 | 546,548 | 940,217 | 0.6 |

Source: Integrated Public Use Microdata Series (Ruggles, et al, 2004), Processed by the author

heads of households) have reported family incomes of over \$50,000, which should allow for their access to the housing market.

Part III: Distinguishing Homeowners from Renters

In the end, what characteristics distinguish renters from owners and how do gender and citizenship affect homeownership rates? To answer these questions, I have used binary logistic regression analysis to evaluate the combined and individual effects of a number of socioeconomic and demographic variables on homeownership. This statistical technique allows us to predict (binary) group membership (i.e., dependent variable), using continuous or categorical variables, or both. Binary logistic regression produces a model that estimates percentage variance in the dependent variable, using the selected independent variables. Furthermore, independent variables are ranked by their importance. For the purpose of this paper, logistic regression was adopted because it requires neither linearity of relationship between the independent variables and the dependent variable nor normally distributed variables. Overall, logistic regression is less stringent than discriminant analysis.

Since the purpose of this research is to provide a specific focus on immigrant homeownership, especially women, I have run the analysis on three separate groups. These groups are numbered as follows: (1) the native-born heads of households, (2) the foreign-born naturalized citizen heads of households, and (3) the non-citizen foreign-born heads of households. Gender was used as an independent dummy variable in all analyses to assess the differing importance of this variable for each group.

Independent variables in this analysis included (1) years of residence in the United States (as previously discussed, there appears to be correlation between homeownership and length of residence in the U.S.), (2) "stage in life" indicators (i.e., age and family size), (3) poverty status (expressed as percentage above poverty),

(4) high educational attainment (as expressed by having 4 or more years of college education), and (5) total family income. The last two were introduced as categorical variables. Since previous research has identified "travel time to work" as an important indicator for determining homeownership patterns and local context characteristics (e.g., Plaut, 2006), this variable was also included in the analysis.

Findings

Table 3 provides an overview of the data used in the logistic regression analysis. This will allow the reader to develop a better understanding of the results. The table provides a comparison of the three groups (native-born heads of households, foreign-born naturalized-citizen heads of households and foreign-born non-citizen heads of households) based on their homeownership patterns. As illustrated, whereas homeowners are 2.2 times larger than that of renters, among the foreign-born citizen group, the ratio is only 1.9. For the non-citizen group, the situation is worse, since there are 1.8 times more renters than owners.

Table 3 also reveals that in all three categories, owners are typically older than renters (note that the non-citizen group is overall younger) and that they have a significantly higher rating in percentage above poverty. For example, among the native group, owners' income exceeds the poverty line by 359% and renters' by 246%. This means that homeowners' income is nearly 100% above the renters'. For the naturalized group and non-citizens, income for homeowners is on the average 350% and 300% above the line, respectively.

While among the natives family-size seems to relate to homeownership, where owners have an average family size of 3, for the foreign-born non-citizen group, an average family size of four is reported by homeowners. This suggests that among those heads of household who have not naturalized, a much larger fam-

ily may be an instigator of homeownership. Comparing these figures with average years of residence in the United States, it can be concluded that for the foreign-born heads of households to become homeowners, they have to be in the United States longer (on the average 18 years for the non-citizen population), be in their mid-40s, have exceeded the poverty income by more than threefold, and have a family of four or more persons.

This socio-demographic prescription is more nuanced than imagined, however. For example, whereas among the native-born population with total family income of less than \$50,000, owners outnumber renters by 1.4 times, as income categories improve, the ratio also improves substantially. As Table 3 illustrates, among those native heads of households whose total family income exceeds \$500,000, owners outnumber renters 16.4 to 1. This improvement in homeownership by total family income is somewhat lessened among the two foreign-born groups. This is particularly problematic for the non-citizen group, whose total family income does not seem to translate to higher rates of homeownership. For example, for those heads of households with total family incomes that exceed \$500,000, owners are only 1.7 times larger than renters. In other words, the native group with similar income is nearly 10 times more likely to own a home (16.4 versus 1.7).

This pattern also appears, when higher educational attainment is concerned. For example, while native-born heads of households with 4 or more years college are 3 times more likely to be homeowners than renters, among the naturalized group, this rate is 2.6, and among the noncitizen group, the renters outnumber owners 1.7 times. This means that the noncitizen population, which has a high educational achievement or has a total family income of more than \$500,000, or both, is not entering the housing market at a high rate.

Gender appears to play an interesting role, as well. Among the native heads of households, men are 3.1

times more likely to own than to rent, while women are only 1.3 times more likely to own their house. Among the foreign-born citizen group, the pattern is somewhat similar (2.4 times for men and 1.2 times for women). However, among the noncitizen group, not only do renters outnumber owners for both men and women, renting exceeds owning by 1.6 times for men and 2.4 times for women. In other words, female heads of households are more likely to live in rental housing units than their male counterparts.

This initial overview of the data allows us to understand some of the internal dynamics of homeownership in the United States. For a more detailed statistical analysis, however, we need to turn to binary logistic regression to decipher which variables play the strongest role in distinguishing between owners and renters, among the three targeted groups.

Table 4 illustrates the results of the three sets of binary logistic regression analyses. As suggested by Table 3, age is an important variable for understanding homeownership patterns. Since, for the native group, there is a 10-year average age difference between owners and renters (see Table 3), the odds ratio (i.e., $\text{Exp}(B)$) for this population is larger than for either of the foreign-born groups. Given that the foreign-born population is largely younger than the native population, it is expected that they (especially those who have not yet become citizens) would be younger homeowners and renters. The foreign-born heads of households who have become citizens are slightly older and the age gap between owners and renters is minimal (see Table 3). This explains the near one value of the $\text{Exp}(B)$ for this group. As Table 4 illustrates, the odds in favor of owning versus renting improves by 5% for each additional year of age for the native heads of households, but by 1% for the naturalized citizens and 2% for the non-citizen population.

Gender was introduced as a dummy variable (internally coded as 1 for male and 0 for female). As the

Table 4. Logistic Regression Analysis of Heads of Households (Renter=0 and Owner=1)

| | B | S.E. | df | Sig. | Exp(B) |
|---|-------|------|----|------|--------|
| Native-born Heads of Households (N=93,434,890) | | | | | |
| Age | 0.05 | 0.00 | 1 | 0.00 | 1.05 |
| Gender(1) | 0.47 | 0.00 | 1 | 0.00 | 1.60 |
| Travel time to work | 0.00 | 0.00 | 1 | 0.00 | 1.00 |
| Total family income | | | 5 | 0.00 | |
| Total family income(1) | -0.99 | 0.01 | 1 | 0.00 | 0.37 |
| Total family income(2) | -0.76 | 0.01 | 1 | 0.00 | 0.47 |
| Total family income(3) | -0.50 | 0.01 | 1 | 0.00 | 0.61 |
| Total family income(4) | -0.32 | 0.01 | 1 | 0.00 | 0.73 |
| Total family income(5) | -0.28 | 0.01 | 1 | 0.00 | 0.76 |
| Percent above poverty | 0.00 | 0.00 | 1 | 0.00 | 1.00 |
| Family size | 0.38 | 0.00 | 1 | 0.00 | 1.46 |
| 4+ Years of college education | -0.02 | 0.00 | 1 | 0.00 | 0.98 |
| Constant | -2.94 | 0.01 | 1 | 0.00 | 0.05 |
| Foreign-born Citizen Heads of Households (N=6,093,589) | | | | | |
| Age | 0.01 | 0.00 | 1 | 0.00 | 1.01 |
| Gender(1) | 0.35 | 0.00 | 1 | 0.00 | 1.41 |
| Travel time to work | 0.00 | 0.00 | 1 | 0.00 | 1.00 |
| Total family income | | | 5 | 0.00 | |
| Total family income(1) | -1.39 | 0.04 | 1 | 0.00 | 0.25 |
| Total family income(2) | -1.15 | 0.04 | 1 | 0.00 | 0.32 |
| Total family income(3) | -1.04 | 0.04 | 1 | 0.00 | 0.35 |
| Total family income(4) | -0.68 | 0.04 | 1 | 0.00 | 0.51 |
| Total family income(5) | -0.55 | 0.04 | 1 | 0.00 | 0.58 |
| Percent above poverty | 0.00 | 0.00 | 1 | 0.00 | 1.00 |
| Years in the U.S. | 0.03 | 0.00 | 1 | 0.00 | 1.03 |
| Family size | 0.28 | 0.00 | 1 | 0.00 | 1.33 |
| 4+ Years of college education | -0.06 | 0.00 | 1 | 0.00 | 0.94 |
| Constant | -1.88 | 0.04 | 1 | 0.00 | 0.15 |
| Foreign-born Non-citizen Heads of Households (N=5,971,896) | | | | | |
| Age | 0.02 | 0.00 | 1 | 0.00 | 1.02 |
| Gender(1) | 0.26 | 0.00 | 1 | 0.00 | 1.30 |
| Travel time to work | 0.00 | 0.00 | 1 | 0.00 | 1.00 |
| Total family income | | | 5 | 0.00 | |
| Total family income(1) | -0.01 | 0.03 | 1 | 0.76 | 0.99 |
| Total family income(2) | 0.13 | 0.03 | 1 | 0.00 | 1.14 |
| Total family income(3) | 0.35 | 0.03 | 1 | 0.00 | 1.43 |
| Total family income(4) | 0.58 | 0.03 | 1 | 0.00 | 1.78 |
| Total family income(5) | 0.75 | 0.03 | 1 | 0.00 | 2.12 |
| Percent above poverty | 0.00 | 0.00 | 1 | 0.00 | 1.00 |
| Years in the U.S. | 0.05 | 0.00 | 1 | 0.00 | 1.06 |
| Family size | 0.24 | 0.00 | 1 | 0.00 | 1.27 |
| 4+ Years of college education | 0.01 | 0.00 | 1 | 0.00 | 1.01 |
| Constant | -4.30 | 0.03 | 1 | 0.00 | 0.01 |

- Note: 1. N is the weighted number of cases in each category
 2. Method of analysis was forward stepwise LR.
 3. Internal values for male and female were 1 and 0, respectively.
 4. Internal coding for those with 4+ years of college education were 0 and 1 for others.

Source: *Integrated Public Use Microdata Series (Ruggles, et al, 2004), processed by the author*

odds ratio for gender suggests, male status improves the probability of owning substantially. However, this gender difference increases slightly for the naturalized foreign-born heads of households and further for the non-citizen group. This is primarily due to the fact that among the latter group, the overall homeownership is lower. However, as illustrated in Table 3, female heads of households among the non-citizen population are nearly 3 times as likely to rent as to own. This is illustrated by the $\text{Exp}(B)$ of 1.3.

Despite the importance of travel time to work for understanding the local urban context, binary logistic regression did not find this variable to be particularly informative in distinguishing between owners and renters. Table 3 also illustrates the minimal difference across and within each household group examined.

Total family income was introduced in six categories (see Table 3). For the binary logistic regression, this categorical variable was turned into a contrast matrix that compares each group against the last (the highest-income category). As the results in Table 4 suggest, the odds of owning versus renting improve with an increase in total family income. However, whereas native male heads of households are more likely to own home, among the citizen and non-citizen groups, especially for the latter, results suggest that an increase in income has a more profound result for native householders than for the foreign born, especially those who have not become citizens. The computed odds ratio requires further analysis to display the nuances of the influence of total income on homeownership. The results for the native householders suggest that the lower-income categories are more likely to rent, which is consistent with the empirical ratio of 1.4 (see Table 3). However, as the total family income increases, the odds of owning increase progressively. A similar pattern is also observed for the naturalized citizens, albeit with a lessened level of impact. This is also evident in Table 3, where in every in-

come category this population has a smaller ratio of owning versus renting. For the non-citizen population, however, since the owner-to-renter ratio in the lowest-income category is 0.4 and only increases to 1.7 for the last income category (see Table 3), the results in Table 4 have to be evaluated, accordingly. In fact, the first contrast group appears to be statistically insignificant, and in the remaining four contrast variables, the odds improve quickly.

While the variable "percentage above poverty line" should produce results similar to total family income, as a continuous variable, it did very little to explain the observed homeownership patterns. In Table 3, we can also observe that the ratio of owners'-to-renters' mean percentage above the poverty line is about 1.5 for all three groups of heads of households.

For the foreign-born heads of households, the years of residence in the United States is an important variable for distinguishing owners from renters. For the naturalized citizen group, the odds of owning a home improved by 3% for every year of residence (i.e., $\text{Exp}(B)=1.03$), and for the non-citizen population, it improved by 6%. This is similar to what was illustrated in Table 3. The average years of residence in the United States for naturalized-citizen households that owned a home was 31, and for the non-citizens, it was 18 years — albeit that a smaller proportion of the latter own their home. This does suggest that within the current housing and financial market environment, immigrants need to rely on many years of residence and wealth accumulation to achieve the American dream.

Family size was an equally important variable for understanding the homeownership patterns. Among the natives, the addition of one family member improves the odds of living in an owned housing unit [$\text{Exp}(B)=1.46$]. This means that families with at least one child are more likely to be homeowners than renters (this is also illustrated in Table 3). For the naturalized-citizen heads of households, the impact of household size

is slightly less. With an $\text{Exp}(B)$ of 1.33, they also become likely homeowners when they achieve a family size of 3. For the non-citizen population, on the other hand, it requires a much larger family to shift into homeownership. With an odds ratio of 1.27, a family size of four has a higher probability of living in an owned house.

The last and final variable in the model is a dichotomous college education indicator. Since, the internal coding for the binary logistic regression has assigned a value of zero to those with 4+ years of education, the $\text{Exp}(B)$ has to be evaluated, accordingly. For the native heads of households, the odds of owning versus renting improve by 2% after having 4+ years of education. However, for the naturalized citizen, this educational attainment improves the odds by 6%; and, for the non-citizen group, higher education does not translate to improved ownership—a matter that is made obvious in Table 3.

SUMMARY AND CONCLUSION

This paper provided a brief discussion on the changing nature of immigration since the 1970s, highlighting its socio-demographic characteristics within a temporal and spatial context. In the first section, I paid special attention to the feminization of immigration over the last two decades and its importance in redefining immigrants and their communities in the United States. The rapid rise of immigration at the end of the twentieth century and into the first decade of the twenty-first century will surely reshape American cities and society. Therefore, a deeper analysis of immigrant communities and their sociodemographic patterns is becoming more crucial to policymakers and planners.

As illustrated in this paper, a gendered focus on the immigrant population may be an important factor in the development of a deeper understanding of the foreign-born communities in the United States. Not only are female immigrants subject to the existing gender-based inequities in the United States, but they also re-

main tied to internally-imposed cultural and social expectations. This double limitation may explain some of the observed gaps in homeownership and other socioeconomic indicators. If this situation is not seriously thought through and challenged, the obstacles listed by Listokin and Listokin (2001) will be compounded by gender. The growing number of female immigrants, who will be the future heads of households, suggests that gender inequities must be resolved through sensitive policymaking and educational campaigns.

Homeownership patterns were also shown to be affected by local context factors that include the housing market. As discussed, major urban gateways complicate the ethnic identity and socioeconomic status of the foreign-born population by subjecting this group to political and economic conditions that reshape its identity and social position. These conditions include aspirations for equality, equity, and the achievement of the American dream. In this regard, housing becomes an important factor in immigrants' experience as the idea of home is redefined within an American context.

A significant policy shift that attempts to understand the gap between female and male homeownership and the relationship between housing type and desirability for ownership could translate to improved housing conditions for the foreign-born population, as well as other minorities. In the end, what matters is improved housing conditions and equitable access. This requires attention to any factor that hinders equality and equity. As far as this study is concerned, beyond the traditional measures of race, class, and ethnicity, gender ought to be an important consideration in correcting a market that may not be operating as equitably as expected.

As the findings of the logistic regression and other analyses in this paper suggest, while among the native-born population, gender differences for living in an owner-occupied housing unit may seem to have diminished, still female heads of households were half as likely

to own than their male counterparts (see Table 3). This pattern is equally observable among the foreign-born heads of households, citizens or otherwise. In fact, among the noncitizen group, renting is more prevalent among women than men. Even after controlling for family income, the gap remains significant. On the one hand, this information simply suggests that gender inequities in the United States are further exacerbated or simply reproduced among the immigrant communities. On the other hand, this finding warns against a possible condition that after improving their socioeconomic status, female immigrants (heads of households) continue to experience lower homeownership rates compared with their male counterparts. Given that this problem is less pronounced among the naturalized foreign-born population, it appears that financial education, along with aggressive marketing, could improve the homeownership condition among noncitizen heads of household. We need to remember that many of these individuals are living in the United States with work permits or as permanent residents. Homeownership could improve their socioeconomic status, which could enhance their economic integration. Though a laissez-faire approach could leave the improved homeownership to increased years of residence and the naturalization process (as in the case of naturalized heads of households), the rapid increase in the cost of housing could make the achievement of the American dream continuously differed—a situation that may worsen in the future.

With an annual immigration rate that approaches or exceeds 1 million, we can no longer rely on a laissez-faire approach to housing. In fact, a number of policy options ought to be considered at this point. First, we need to articulate a particular economic integration strategy for the growing U.S. immigrant population and, within this plan, access to housing and improved homeownership should look large. As a “nation of immigrants,” we lack specific integration policies. Because

the immigration volume now exceeds a million per year, bringing the foreign-born population in certain metropolitan gateways to more than a quarter of the population, it is necessary that urban policies fully consider the issues affecting immigrant communities. In some cases, such as education, improvement in service delivery benefits all, including the immigrant communities. In other case, such as housing, particular marketing and educational efforts have to be made to improve the knowledge of the housing market and its affiliated financial process among the immigrant communities. As a major source of wealth and intergenerational transfer of wealth, housing is perhaps the most important form of investment many Americans will make. In improving the rate of homeownership, the new Americans will equally benefit from this opportunity.

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