

WHO OWNS? HOMEOWNERSHIP TRENDS FOR IMMIGRANTS IN CANADA

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ABSTRACT

This paper examines trends in homeownership for immigrant cohorts, using 1991 and 1996 census data for Canada. The analysis reports estimates from double-cohort logistic regression equations. The double-cohort approach, using birth and immigrant cohorts, for two censuses offers a method that takes into account ageing, immigrant adaptation, and changes in homeownership between 1991 and 1996. Ethnic groups display differences, comparing foreign and native-born, in homeownership levels that are not accounted by social and economic characteristics of the households, householder characteristics, or metropolitan and provincial non-metropolitan fixed effects. The double-cohort analysis reveals a rapid gain in homeownership, although more recent arrivals have levels of homeownership that are below those of the native-born. Analysis of metropolitan and provincial non-metropolitan factors suggests that further study may reveal additional ecological factors related to patterns and trends of immigrant homeownership.

INTRODUCTION

The integration and assimilation of immigrants into Canadian society has long occupied a central place in sociological and demographic research. One area of immigrant adaptation that has received some study is housing and immigrant settlement and adjustment. The residential adaptation of immigrants can be seen as a key aspect of the immigrant settlement process that occurs along with acculturation and economic and social adaptation. Immigrants' residential adaptation can be examined in several ways. Researchers have analyzed the relationship between immigrant characteristics and homeownership and housing quality, such as overcrowding (Krivo, 1995; Myers and Lee, 1996, 1998; Wolch and Li, 1997). Research on residential segregation has analyzed how immigrants' characteristics such as socioeconomic and marital status may promote segregation in immigrant ethnic enclaves or residential mobility outside the ethnic enclave (Zhou and Logan, 1991). From a spatial assimilation perspective, any differences in homeownership rates, quality of housing, and degree of residential segregation between groups should disappear once appropriate individual and household characteristics such as human capital and life cycle status are accounted for (Massey and Denton, 1985; Alba and Logan, 1992).

From the spatial assimilation perspective, buying a home is one of the most important transitions in immigrants' residential assimilation. Homeownership indicates economic progress since sufficient financial resources are needed to buy a home. For most people, homes represent their largest investment. Having one's own home also provides greater privacy and security. For immigrants, homeownership also signals a commitment to life in Canada. Owning one's home is part of the dream of becoming successful in Canada. Thus homeownership is a particularly good variable for research on immigrant adaptation because it represents both economic and symbolic integration, in addition to residential assimilation.

This study examines homeownership patterns and trends for ethnic group cohorts in Canada using data from the 1991 and 1996 public use micro-data samples. We describe the data in detail in the data and methods section. The context for the research comes from the rapid growth of Canada's immigrant population in recent decades. Since the late 1960's, Canada has received large number of immigrants, particularly from Asia. Immigration has been the main force behind rapid growth of Canada's ethnic groups, especially from the countries of South and East Asia. The 1961 census reported 1.6 million

foreign-born, making up 10 percent of Canada's total population. By 2001, the foreign-born population had increased to 5.4 million, or 18.4 percent of the total national population of 31.0 million. Given the role of recent immigration of many of Canada's visible minority groups, it is not surprising that more than 90 percent of many ethnic groups – including Arab, West Asian, South Asian, Chinese, Filipino, Vietnamese, Latin American, and Black and Caribbean householders – are foreign-born or immigrants.

The rapid growth of the foreign-born population has been accompanied by increased diversity in the national origins and conditions of immigration to Canada. Although 67 percent of immigrants in 1961 were from the five leading source countries (U.K., Italy, U.S.A., Germany, and Portugal), there were only 42 percent from the leading five countries in 2001 (China, India, Pakistan, Philippines, and Korea). Moreover, the national origins of Canadian immigrants shifted from primarily Europe in the 1960s to principally Asia in the 1990s. An examination of demographic and other characteristics shows that the foreign-born population is also diverse in terms of socioeconomic status (such as educational, occupation, and income), geographical distribution, and household composition and size.

As the foreign-born population continues to increase in absolute numbers and as a share of the Canadian population, more research is needed on the residential assimilation experience of this population. Previous research on homeownership (Balakrishnan and Wu, 1992; Owusu, 1997; Ray and Moore, 1991), have mainly focused on cross-sectional studies of homeownership for one or several immigrant groups. Because a high proportion of recent immigrants to Canada are also visible minorities, immigrants might be expected to experience some difficulties in homeownership attainment. However, immigrants probably differ from native-born visible minorities in aggregate socioeconomic status and other characteristics that may influence homeownership.

The main research aim of this paper is to identify factors that predict the attainment of homeownership by immigrants in Canada. We use native-born residents as the comparison group in the analysis. This paper extends previous research on housing and immigrants in several ways. First, we use national samples of immigrants and the native-born from the 1991 and 1996 censuses to examine homeownership trends among immigrants. Second, we compare twelve ethnic groups to study differences within the foreign-born population. This cross-group comparison acknowledges the diversity of the immigrant population. Third, we use a double cohort research design in which birth cohorts are nested with immigrant cohorts (Myers

and Lee, 1996; 1998) to separate ageing, immigration duration, and temporal effects on homeownership. Myers and Lee (1998) examined U.S. homeownership trends with this research design using 1980 and 1990 census data for southern California. We extend their analysis with a comparative study with national sample data for Canada. Finally, we explore the effects of contextual variables using a model with metropolitan and provincial non-metropolitan fixed effects.

PREVIOUS RESEARCH

Homeownership continues to be part of the aspirations of Canadian residents, as shown by the steadily rising rates of homeownership by householder's age. Nationally, about 8.3 million Canadian households, or 65.8 percent, owned their homes in 2001 (Lampert, 2003). However, homeownership rates are uneven, and provincial and ethnic group differences are persistent. Despite strong increases in homeownership in Quebec in the past three decades, homeownership rates in Quebec are 7.9 percentage points below the national average. Homeownership rates continue to be relatively low for some ethnic groups, such as Arab, West Asian, Filipino, Vietnamese, Latin American, and Black/Caribbean households. Ethnic group differences in homeownership usually reflect socioeconomic differences as well, although there make be unequal access to housing and housing financial markets for some visible minorities.

Aggregate statistics indicate that immigrants are just as likely as native-born Canadians to aspire to homeownership. Among Canadian citizens in 1996, naturalized foreign-born residents had higher homeownership rates (68.2 percent) than native-born residents (63.9 percent). Among foreign-born non-citizens, however, the homeownership rate was just 44.0 percent in 1996. Between 1991 and 1996, the number of foreign-born Canadian residents who owned homes grew by about 94,000. This number is likely to rise as the foreign-born population increases and as a greater number of immigrants accumulate the financial resources to purchase their own home.

Compared to the extensive research on differences in homeownership between whites and minority groups in the United States (Alba and Logan, 1992; Bianchi, Farley, and Spain, 1982; Krivo, 1995; Rosenbaum, 1991; Sullivan, 1998), there are relatively few studies that have analyzed homeownership among immigrant ethnic groups in Canada or the United States. Previous research in the United States that has included analyses of immigrants or immigrant characteristics on homeownership has shown that length

of stay in the U.S. is a critical factor (Alba and Logan, 1992; Krivo, 1995, Myers and Lee, 1998).

Immigrants' desire to become homeowners may exceed that of the native-born population, as shown by the higher homeownership rates among some foreign-born groups, classified by national origin or for selected metropolitan areas (as shown later, Chinese immigrants have higher rates of homeownership than native-born residents in several Canadian metropolitan areas, including Toronto and Vancouver). Several studies have reported that homeownership rates are typically higher for immigrant groups of long residency in Canada and the United States, compared to native-born households of similar demographic characteristics. High rates of homeownership for immigrants of longer residence may reflect several factors, including: (a) desire to establish security and roots in a new society, (b) larger household size and propensity for households to contain extended families, (c) presence of more than one income earner in the household, and (d) settlement in older cities for some immigrants, where the housing stock may include older and more affordable housing.

The importance of duration of residence on immigrants and homeownership is also confirmed by researchers using Canadian data (Balakrishnan and Wu, 1992; Owusu, 1998; Ray and Moore, 1991). Besides recency of immigration, the lower homeownership rates of immigrants compared to native-born Canadians is also related to lower incomes, particularly for immigrants from poorer and less developed countries (Ray and Moore, 1991). Owusu's (1998) study of Ghanaian immigrants in Toronto reports that smaller household size and a desire for homeownership in the country of origin may also discourage immigrants from buying homes in Canada.

Immigrants' strong preference of homeownership is also reflected in greater willingness to take on larger mortgage payment burdens. Researchers using U.S. data have observed lower median incomes among foreign-born (using figures based on income of the householder) and higher purchase prices, which produces a higher relative burden of housing costs relative to the income of immigrant households. Similarly, some researchers have cited Canadian and U.S. data showing that immigrants are generally less able to afford housing (Krivo, 1995; Ray and Moore, 1991). One caveat to note, however, is that, even given high rates of homeownership among some immigrant groups, the tendency for immigrants to share housing, partly due to larger average family size and households with extended families, may diminish the effect of immigration on housing demand.

Several simulation studies in Australia (Perkins, 1982; Hellwig, et al., 1992) predict that housing expenditures are affected considerably by immigration. Based on Australian data, these simulation studies suggest that a population with higher rates of immigration will have increased average household expenditures for housing, compared to a population without immigration. These simulation results reflect both the younger, household-forming age distribution of the immigrant population and the strong preference of immigrants for homeownership.

While previous research consistently shows that immigrants' homeownership rates increase with duration of residence, current U.S. data suggest that more recent immigrants may be attaining homeownership at a faster rate compared to earlier cohorts of immigrants. Immigrants are increasingly likely to buy a home within five years of arrival in the United States, according to data from the Fannie Mae Foundation Immigration Research Project (1999). Myers and Lee (1998) report that Asian immigrants in California appear to achieve high levels of homeownership soon after arrival, while Hispanic immigrants begin from very low levels of homeownership but show sustained increases in homeownership once they begin to purchase homes in larger numbers. This paper updates information about recent trends in homeownership for immigrants in Canada.

It remains to be seen whether higher rates of homeownership will characterize recent arrivals in Canada. Indeed, homeownership is distinctly concentrated among the foreign-born who have been resident in Canada for 10 to 15 years or more. This may simply reflect the years of employment and financial saving required before homeownership is achieved by most immigrants. It may also be related to the composition of immigrants who have been in Canada for less than 5 or 10 years: the foreign-born who have been in Canada for only a few years includes a higher proportion of temporary or non-permanent residents as well as some permanent residents who may have uncertain plans to stay in Canada – both of these groups can be expected to have relatively low rates of homeownership. An additional explanation may be that more recent arrivals are actually finding it more difficult to purchase housing. In the 1980s, higher interest rates and lack of availability of affordable housing, particularly in some of the major destination metropolises for immigrants where ethnic immigrant communities are concentrated, were just two factors that would have discouraged homeownership. This would also be true for young native-born residents seeking to purchase their first home.

In the 1990s, however, potential homebuyers were faced with more favorable conditions. Lower interest rates coupled with lower unemployment and a sustained period of economic growth in the Canadian economy may have affected the relationship between duration of residence and homeownership among immigrants. It is possible that using data from the 1991 and 1996 censuses may produce new and interesting results about the transition to homeownership among immigrants in Canada.

DATA AND METHODS

The data used to estimate the cross-sectional and double-cohort models are from the 1991 and 1996 censuses. We use the 3-percent sample from the public use microdata samples of the 1991 and 1996 censuses, extracting all householders who report owning or renting a house. We exclude persons who are reported living in collective household arrangements.

We include both female and male householders in the sample, coding separately married couples, couples in common-law arrangements, female and male householders in other arrangements (single parents, living alone, or living in non-family households).

The following variables are included in the analysis:

- Housing tenure. The 1991 and 1996 censuses ask householders whether they own or rent their home. We code these data into a dichotomous housing tenure variable that indicates homeownership or not.
- Birth cohort. We code the householder's age into 13 groups that reflects birth cohorts, as follows:

<i>Age Group</i>	<i>1991</i>	<i>1996</i>
1	15-19	20-24
2	20-24	25-29
3	25-29	30-34
4	30-34	35-39
5	35-39	40-44
6	40-44	45-49
7	45-49	50-54
8	50-54	55-59
9	55-59	60-64
10	60-64	65-69
11	65-69	70-74
12	70-74	75-79
13	75+	80+

- Immigrant cohort. We code immigrant groups into 11 groups, including native-born, arrivals prior to 1951, and arrivals in 1951-55, 1956-60, 1961-65, 1966-70, 1971-75, 1976-80, 1981-85, 1986-90, and 1991-96.
- Citizenship. We code the householder by citizenship status: native-born Canadian citizen, naturalized Canadian citizen, and not a Canadian citizen. The last two groups reflect the fact that foreign-born residents can be either naturalized citizens or not.
- Year. Year is coded in terms of the 1991 and 1996 censuses.
- Household type. Data on household type from the 1991 and 1996 censuses are recoded to indicate six types of household structure: married-couple, common-law couple, lone householder, multiple households, living alone, and other non-family.
- Presence of children. Data on household type from the 1991 and 1996 censuses are recoded separately to indicate the present of children. A recoded variable indicates the presence of children or not.
- Educational attainment. Two variables measuring educational attainment are coded from the 1991 and 1996 censuses. One variable measures the number of years of schooling completed by the householder. A second variable indicates the higher level of schooling completed: less than 8 years, 9 to 13 years without a high school diploma, a high school diploma or trade school certificate, post-high school non-university schooling, some university schooling, and a college diploma or higher.
- Household income. Household income is recoded based on midpoints for the 25 categories of household income reported in the 1991 and 1996 censuses. A Pareto distribution was calculated for each province, based on the provincial income distribution, in order to estimate the midpoint for the open-ended upper income category. Based on income inflation rates reported by Statistics Canada for the 1991 to 1996 period, 1996 household income was calculated in terms of 1991 constant dollars by multiplying 1996 income figures times 0.9301. We also include a term for the square of household income to take into account a curvilinear relationship with homeownership.
- Ethnic groups. We include a code for 12 categories of ethnicity. Using 1991 and 1996 census data, the 12 ethnic groups are: European, Arab, West Asian, South Asian, Chinese, Filipino,

Vietnamese, Other Asian, Latin American, Black and Caribbean, Canadian and Other, and Multiple Ethnic Origins.

- Knowledge of official languages. The 1991 and 1996 censuses ask householders about their knowledge of Canada's official languages. Census data report whether the householder understands English, French, both English and French, or neither English nor French. We recode these census data to indicate three types of householders: (a) reside in Quebec and speak French or English and French, (b) reside outside Quebec and speak English or English and French, or (c) not in group (a) or (b). Although there are French-speaking areas outside of Quebec and English-speaking areas within Quebec, we code this variable to indicate broadly whether residents are able to understand the predominant official language in their province of resident. We expect lower rates of homeownership for residents who do not understand the majority provincial language.
- Contextual variables. We assume that there are a number of factors in metropolitan areas and in non-metropolitan areas in each province that may affect homeownership rates. Many contextual factors that affect homeownership may have little to do with immigration, and are largely attributable to differences in the housing markets and the costs and attractiveness of available housing. We take these contextual factors into account, regardless of their source, by including a set of fixed effects in the regression models. The fixed effects vector includes codes for each of Canada's 19 metropolitan areas and 11 codes for the non-metropolitan portions of each province. For example, the fixed effects include a code for Newfoundland (which does not have a census metropolitan area), for Halifax, and for the non-metropolitan areas of Nova Scotia. This type of fixed effects coding reflects the influence of differences in housing market and structure for 30 different areas, 19 metropolitan areas and 11 non-metropolitan provincial areas.

For the multivariate analysis in this paper, we estimate logistic regression models for the logarithm of the odds of homeownership, including various subsets of the explanatory variables discussed above.

We estimate four logistic regression equations for the double-cohort homeownership model developed by Dowell Myers (Myers and Lee, 1996, 1998). One equation is for age cohorts, immigrant cohorts, and year effects only. We refer to this equation as the *temporal effects model*. The estimated model is:

$$L(\text{homeownership}) = \beta_0 + \beta_1 Y + \sum_{i=1}^{12} \beta_{2,i} B_i + \sum_{j=1}^{10} \beta_{3,j} I_j + Y \cdot \left[\sum_{i=1}^{12} \beta_{4,i} B_i \right] + Y \cdot \left[\sum_{j=1}^{10} \beta_{6,j} I_j \right] + Y \cdot \left[\sum_{i=1}^{12} \sum_{j=1}^{10} \beta_{7,ij} B_i I_j \right]$$

where $L(\text{homeownership})$ is the log odds of owning the housing unit; Y is census year (with 0=1991 and 1=1996); B_i is a set of 12 age cohorts in 1991 and 1996, ranging from 20-24 in 1991 (25-29 in 1996) to 70-74 in 1991 (75-79 in 1996), and 75 years of age and older in 1991 (80 years of age and older in 1996); I_j is a set of 10 immigrant cohorts, ranging from before 1951, 1951-55 to 1991-1996 with native-born as the reference group; $Y \cdot B_i$ interaction term represents changes over time due to ageing; $Y \cdot I_j$ interaction term represents changes over time due to duration of residence; and $Y \cdot B_i \cdot I_j$ interaction term represents the immigrant cohort changes over time due to ageing.

In order to understand the nature of effects from various covariates, we report results for the temporal variables (age groups, ageing, immigrant cohorts, and immigration adaptation effects) for four logistic regression models: (1) temporal variables only, which is the double-cohort model above, (2) temporal variables plus household covariates, (3) temporal variables plus household and ethnic group covariates, and (4) temporal variables plus household and ethnic covariates, and fixed effects for all places of residences.

The second double-cohort equation includes the temporal variables variables, plus covariates measuring household income, household income squared, household type, presence of children, educational attainment, knowledge of official languages, citizenship. We refer to this equation as the *household model* because it includes household variables in addition to the temporal variables.

The third logistic regression equation includes a set of dummy variables indicating the householder's ethnic origin, in addition to the temporal and household variables. We called this equation the *ethnic origin model*.

Finally, we estimate a fourth logistic equation that adds a set of fixed effects for place of residence in addition to the other temporal, household, and ethnic origin variables. We refer to the equation with a series of fixed effects for metropolitan and provincial non-metropolitan residence as the *place model*.

FINDINGS

We begin with selected descriptive statistics. Table 1 shows homeownership rates and other characteristics of the 12 ethnic groups from the 1991 and 1996 censuses.

-- Table 1 about here --

Homeownership rates for the overall population remained fairly stable between 1991 and 1996. For the overall population, homeownership increased from 63.1 percent in 1991 to 63.7 percent in 1996, a modest increase of 0.6 percentage points. There were marked differences in homeownership changes, however, by nativity. Native-born householders increased their levels of homeownership, from 62.7 percent in 1991 to 63.9 percent in 1996, while foreign-born householders witnessed a decrease from 65.0 percent in 1991 to 62.9 percent in 1996. By 1996, homeownership rates were slightly higher for native-born householders than for foreign-born householders.

There were noticeable differences in homeownership changes for specific foreign-born ethnic groups. European and Chinese householders have the highest rate of homeownership, with homeownership rates of above 70 percent in 1991 and 1996. Over one-half of South Asian, Canadian and Other Single Origins, and Multiple Origins also own their homes but the homeownership rates for these groups change in different ways between 1991 and 1996: decreasing for South Asians, increasing substantially for Canadians and Other Single Origins, and increasing slightly for Multiple Origins. The rate of homeownership is lower for the overall average for other ethnic origins, and is especially low (less than 30 percent) for Latin American and Black/Caribbean householders.

Ethnic origin groups vary greatly by nativity. Overall, the nativity of householders remained steady at 21 percent foreign-born in 1991 and 1996 (see Table 2). Most householders who reported themselves as European, Canadian or Other Single Origin, and Multiple Origin were native-born, with less than 10 percent reporting themselves as foreign-born. Among other ethnic groups, except for Other Asians, more than 90 percent of householders are foreign-born.

-- Table 2 about here --

Canada's foreign-born population increased from 2.1 million in 1991 to 2.3 million in 1996 (see Table 3). The overall increase of more than 200,000 foreign-born residents, however, reflects the balance of decreases of the European origin population (declining by more than 100,000 and dropping from 62 percent

of the foreign-born population in 1991 to 52 percent in 1996), and absolute and relative increases for all other ethnic origin groups, except the Canadian and Single Origin group that remains relatively unchanging.

-- Table 3 about here --

Several factors are associated with homeownership rates for the foreign-born. First, longer duration of residence in Canada (or, the recency of arrival, in other terms) is associated with increased levels of homeownership (see Table 4). Except for immigrants who arrived in Canada after 1986, we note that homeownership rates decreases for all immigrant cohorts. For some earlier immigrant groups, such as those who arrived in Canada prior to 1951, we observe that many of these immigrants were 65 years of age and older in 1991 and may have been moving from owner-occupied to renter-occupied housing as they became older. For the other immigrant groups, however, it is noteworthy that their homeownership rates decreased uniformly during the 1991-1996 period, at the same time that homeownership rates were increasing for native-born householders.

-- Table 4 about here --

Foreign-born ethnic groups display significant differences in a number of factors traditionally observed to be associated with homeownership. In previous analysis, homeownership has been found to be higher for married couple households and for households with children present. As shown in Table 5, there was an increase in the proportion of foreign-born households that included married couples between 1991 and 1996, growing from 66 percent in 1991 to 76 percent in 1996. European households are slightly more likely to include married couples. Vietnamese and Black/Caribbean households are less likely to include married couples. Regarding the presence of children in households, European, Canadian and Other Single Origin, and Multiple Origin householders are less likely to have children presence. The small share of households with children among European householders largely reflects that these households have a large proportion of older adults in them. Other ethnic groups generally have children present in one-half of more of households.

-- Table 5 about here --

In previous analysis of homeownership, homeownership rates are typically higher in households with a male householder or with a higher number of persons in the household. As shown in Table 6, the

proportion of foreign-born households with a male householder decreased from 73 percent in 1991 to 70 percent in 1996. Arab and South Asian households have higher proportions of male householders. Filipino and Black/Caribbean householders have lower proportions of male householders. The average number of persons per household for foreign-born households remained unchanged at 2.9 persons in 1991 and 1996. European, Canadian and Other Single Origin, and Multiple Origin householders have slightly lower average number of persons per household. Other ethnic origin groups had higher average number of persons per household, especially for South Asian householders with almost four persons with household.

-- Table 6 about here --

We expect that homeownership rates would be higher for foreign-born residents who are citizens, who speak one or more official languages, and who are older. As shown in Table 7, there were increases in the overall proportions of foreign-born householders who were citizens, increasing from 75 percent in 1991 to 78 percent in 1996. European householders were more likely to be citizens while Other Asian and Black/Caribbean householders were less likely to be citizens than the overall average. Over 90 percent of all foreign-born householders reported that they spoke English or French, or both, in the 1991 and 1996 censuses. Among the various ethnic groups, only Chinese households reported that less than 80 of householders spoke one or more official languages. European householders have an average age of 53, about 6 six years higher than the overall average of 47 years for all foreign-born householders, in 1996. Three ethnic origin groups are noticeable for relatively youthful householders – Other Asians, Latin American, and Black/Caribbean – with an average age of less than 40 years for householders.

-- Table 7 about here --

Among the strongest predictors of homeownership are household income and householder's educational attainment. We generally expect to see higher levels of homeownership for higher income and better educated households. Household income, measured in constant 1991 dollars, decreased by more than \$3,000 per household, for foreign-born householders between 1991 to 1996. All ethnic origin groups experienced declines in average household income during the 1991-1996 period. Nevertheless, South Asian and Filipino householders had higher average household income levels in both 1991 and 1996. Several ethnic origin groups (West Asian, Latin American, and Black/Caribbean householders) have substantially lower levels of average household. Educational attainment for foreign-born householders

increased, on average, from 12.2 years in 1991 to 12.4 years in 1996. Arab, West Asian, Filipino, and Other Asian households had higher levels of educational attainment. Lower levels of educational attainment were reported by European and Vietnamese householders.

-- Table 8 about here --

We noted earlier that previous research finds that duration of residence is strongly associated with gains in homeownership. As shown in Table 9, there are marked differences in the length of Canadian residence for foreign-born ethnic groups. Overall, as indicated by 1996 census data, about one-third of Canada's foreign-born householders arrived in Canada prior to 1950. About one-fifth arrived in each of the following three decades – the 1960s, the 1970s, and the 1980s. About 3 percent of Canada's foreign-born householders arrived in the 1991 to 1996 period. Three difference groups are apparent in Table 8. First, there are three groups (European, Canadian and Other Single Origin, and Multiple Origin) with more than one-half of householders reporting that they have lived in Canada since the 1960s or earlier. Second, there are three groups (Arab, West Asian, and Latin American) with more than one-half of householders reporting that they have lived in Canada only since the 1980s. The third group consists of the remaining ethnic groups: most of these groups arrived in Canada in the 1970s and 1980s, although they may include a significant proportion of householders who arrived either prior to 1970 or since 1990.

-- Table 9 about here --

We turn next to discussion of multivariate analysis, using a set of four logistic regression equations, of homeownership patterns for 1991 and 1996.

Temporal Variables

The double-cohort design permits us to distinguish four temporal aspects of changes in homeownership: age groups, ageing, immigrant cohorts, and immigrant adaptation.

Age Group. First, we isolate the age group effects, which are the effects of the householder's age for the 1991 and 1996 censuses. Figure 1 displays the age group effects for six age groups, relative to householders aged 40 to 49 years in 1991, estimated for the four logistic regression models. The results are fairly straightforward: relative to the 40-49 year age group, younger householders have lower homeownership rates and older householders have higher homeownership rates.

There are, however, some pronounced changes for older householders for the four logistic regression models. When estimated for the temporal model – including only age cohort, immigrant cohort, and year variables – homeownership rates for older householder are not greatly different from those for householders aged 40 to 49 years. Taking household covariates in account, we find that homeownership rates are, in fact, much higher for older householders than for householders aged 40 to 49 years.

-- Figure 1 about here --

Ageing. The second temporal factor estimated in the double-cohort model deals with the ageing effect, the changes in homeownership experienced by age groups as they become five years older between 1991 and 1996. Based on life cycle changes, we would expect to see increases in homeownership for younger age groups, relative to householders aged 40 to 49 years, and possible slight decreases in homeownership for older age groups, again relative to householders aged 40 to 49 years. Figure 2 indicates that we see life cycle-type changes in homeownership occurring for Canadian householders during the 1991 to 1996 period. Householders who are age 20-29 and 30-39, in 1991, experienced faster gains in homeownership than householders aged 40-49 during 1991 to 1996. Householders who were over age 60 in 1991 witnessed slower changes in homeownership than householders aged 40-49 during 1991 to 1996.

-- Figure 2 about here --

Immigrant Cohorts. If we examine homeownership rates for various immigrant cohorts, taking other temporal factors into account, we expect that homeownership rates increase with duration of residence in Canada. Figure 3 shows odds ratios for homeownership for immigrant cohort effects, relative to Canada-born householders. Pre-1961 immigrants have homeownership rates about 20 percent higher than Canada-born householders for each of the four logistic regression models, although inclusion of household, ethnic origin, and place effects attenuated the effects somewhat. Immigrants who arrived in Canada in the 1960s have homeownership rates similar to those for Canada-born householders. Immigrants who arrived in Canada in the 1970s have slightly lower levels of homeownership, relative to Canada-born householders, but are fairly similar when household, ethnic origin, and place effects are taken into account. Immigrants who arrived in Canada in the 1980s have homeownership rates of about one-half those for Canada-born householders; part of this due to other factors and homeownership rates are only one-third below the Canada-born level after taking household, ethnic origin, and place effects.

-- Figure 3 about here --

Immigrant Adaptation. The fourth temporal factor that is evident in the double-cohort approach is immigrant adaptation, which measures the change in homeownership between 1991 and 1996 for each immigrant cohort, relative to Canada-born householders. Recall that we saw in earlier descriptive statistics (in Table 1) that homeownership rates apparently increased for the native-born and decreased for the foreign-born between 1991 and 1996. The effect for immigrant adaptation offers a test of whether these overall changes for the foreign-born are found for the multivariate analysis. As shown in Figure 4, it is clear that there were decreases in homeownership rates – relative to Canada-born householders – during 1991 to 1996 for the pre-1961, 1960s, and 1970s immigrant cohorts. Only fairly recent immigrants, arriving in Canada in the 1980s, had changes in homeownership rates that exceeded the Canada-born. Immigrants arriving before 1961 and in the 1960s were apparently the two major immigrant cohort groups that account for the declining homeownership rates for the foreign-born population during 1991 to 1996.

-- Figure 4 about here --

Homeownership Trajectories. Application of the double-cohort offers a graphic presentation, tracing homeownership trajectories for birth cohorts within immigrant cohorts. These trajectories are reported in a set of five graphs in Figure 5, the first for Canada-born householders, and the remaining four graphs for each of foreign-born immigrant cohorts (pre-1961, 1960s, 1970s, and 1980s arrivals). We derive these trajectories by calculating the homeownership rates from the logistic regression equation including temporal, household, ethnic group, and place effects, evaluated at the mean category for the non-temporal variables.

The first graph in Figure 5 shows homeownership trajectories for Canada-born households. It presents a picture of changes typically associated with life cycle changes: homeownership rates are low and quickly rising for younger householders, homeownership levels peak and stay steady for householders aged 50 to 70, and homeownership rates decrease slightly for older householders. The pre-1961 and 1960s immigrant cohorts show a pattern of homeownership that is very similar to that for Canada-born householders. The 1970s immigrant cohort resembles that for Canada-born householders except for a notable decrease in homeownership rates for older householders. The 1980s immigrant cohorts were observed in 1991 with

lower homeownership rates than Canada-born householders: the gap was narrowed between 1991 and 1996 for younger householders but middle-aged and older immigrant householders catch up during the period.

-- Figure 5 about here --

Household Variables

In addition to the double-cohort effects in the model, we included several covariates to evaluate their effects on the temporal factors and to examine their separate influence on homeownership attainment. The odds effects on homeownership for these covariates are displayed in a set of graphs. For each covariate, the odds ratio for homeownership is examined from a logistic regression equation that includes temporal variables, household variables, ethnic origin effects, and fixed effects for place of residence.

Prior research on homeownership has found that married couples typically have higher rates of homeownership than other types of households. For Canadian households in 1991-1996, as shown in Figure 6, common-law unions, lone householders, and multiple households are about one-half less likely to own their home, relative to married couples, taking other factors into account.

-- Figure 6 about here --

Female householders generally have lower rates of homeownership than male householders. For Canadian households in 1991-1996, as shown in Figure 7, male householders are about one-third more likely than female householders to own their home.

-- Figure 7 about here --

The presence of children younger than 18 years of age (shown in Figure 8) is associated with the need for more space and may be expected to have a positive effect on homeownership. The odds for homeownership increases substantially – by about one-third – for households than include dependent children.

-- Figure 8 about here --

The odds of homeownership, taking other factors into account, might be expected to be higher for large households because the number of persons increases the demand for space and the household is able to pool available income sources to purchase a house. The odds for homeownership (shown in Figure 9) is directly associated with the number of persons in the household. Relative to a household with three persons, a

single-person household is about one-half less likely to own a home and a household with five persons is about three-fourths more likely to own a home.

-- Figure 9 about here --

Householders' educational attainment is measured for six categories: 8 years or less, 9 to 13 years, high school or trade school diploma, non-university diploma, some university, and university degree or higher. Net of other factors, householders who have less than a high school or trade school diploma are about one-third less likely than high school or trade school graduates to own a home (see Figure 10). Those with more than a high school or trade school diploma are slightly more likely to own a home, although the effect on homeownership is only particularly noteworthy for university degree holders, who are about one-fifth more likely to own a home.

-- Figure 10 about here --

We expect that householders who report that they speak English or French, or both, to have advantages in seeking home financing and dealing with the complexities of purchasing a home better than those who do not speak either of Canada's official languages. Relative to those who do speak either official languages, householders who speak one or both official languages are about one-third more likely to own a home (see Figure 11).

-- Figure 11 about here --

Household income has a substantial effect on the odds of homeownership. Relative to a median household income of about \$45,000 in 1991 dollars, household income has a sizeable influence on the odds of homeownership (see Figure 12). Relatively poor households with income of \$15,000 are only one-half as likely to own a home. Comparatively well-off households with incomes of \$85,000 and more are one-half more likely to own a home.

-- Figure 12 about here --

Ethnic Origin

Canadian immigrants have diverse ethnic backgrounds. Although European-origin immigrants accounted for more than one-half of Canada's foreign-born population in 1996, the European-origin immigrant population is decreases in absolute and relative terms. Among other ethnic origin groups, none

account for more than 10 percent of the foreign-born population. Foreign-born ethnic groups, as described earlier, vary in their social and economic status, immigrant and citizenship status, and conditions of arrival to Canada. Some groups, for example, the refugees-turned-immigrants from Vietnam and other parts of Indo-China, are relatively poorly educated and have lower incomes. The current Arab immigrant population includes a high proportion that arrived recently; many are well-educated and most households are headed by a male householder. All these differences in characteristics complicate the relationship between homeownership and ethnic origin.

It is not possible to track separate ethnic groups with a double-cohort model because the sample size would become relatively small for categories involving birth cohorts, immigrant cohort, interactions of birth and immigrant cohorts and year. We are able, however, to include a set of dummy variables for ethnic groups to examine whether differences in the odds of homeownership persist after taking into account temporal and household variables and a set of fixed effects for place of residence.

The odds effects on homeownership for ethnic origin groups take into account several important characteristics of the householder, the household, and the place of residence. The odds of homeownership are highest for the Chinese (the odds of homeownership, relative to European-origin householders) exceeds two (see Figure 13). Homeownership odds are particularly low in 1991-1996 for Arab, Filipino, Vietnamese, and Other Asian householders.

It is difficult to interpret the reasons for the strong ethnic origin effects on homeownership because we lack data on some reasons that might account for differences. For instance, one might think that part of the differences are due to householders' financial resources, both the resources that they had at time of arrival in Canada and well as their access to resources after arrival. Census data does not provide information, however, on wealth at the time of arrival nor on such factors as financial resources available from family relatives. Another factor that may account for differences in homeownership among ethnic groups is the extent to which different ethnic groups value homeownership. Homeownership rates among the Chinese are also very high in the United States and perhaps reflect an unusual commitment to own a home among Chinese immigrants. Although such factors may help to understand ethnic group differences in homeownership, available census data does not provide additional insight.

-- Figure 13 about here --

Place of Residence

We might expect that homeownership rates would vary by place of residence because housing markets are substantially different in the metropolitan and non-metropolitan areas of Canada. Housing prices, for example, are noticeably higher in Toronto and Vancouver than other areas of Canada. The size of the immigrant populations – particularly for specific ethnic origin groups – varies noticeably for metropolitan areas and has possible effects on homeownership. The Chinese community is relatively large in metropolitan Toronto, for instance, and is possible for a Chinese-speaking household to handle all the transactions involved in purchasing a home in Chinese. In other, smaller communities, some immigrant groups may find it more difficult to search for a house and to handle the financial and legal complexities of purchasing a home.

The metropolitan and non-metropolitan areas of Canada differ in the extent to which local areas have suitable owner-occupied housing. In some non-metropolitan areas of the Atlantic Provinces, for example, most of the available housing is owner-occupied and rental housing is relatively scarce. In the larger metropolitan areas of Montreal and Toronto, rental housing is available in a great variety of monthly rental prices.

Taking other factors into account, there are substantial place effects on the odds of homeownership. As shown in Figure 4, in which we illustrate place effects only for selected areas, the odds of homeownership – relative to London, Ontario, an area with homeownership rates close to the national average – vary greatly. Most non-metropolitan areas of Canada have higher odds of homeownership. In particular, the odds of homeownership are more than twice as likely as London, Ontario for the non-metropolitan portions of the Atlantic Provinces. The odds of homeownership in the non-metropolitan areas of Quebec and Ontario are more than one-half more likely than London, Ontario. The lowest odds of homeownership, among all Canadian places of residence, are Toronto, Montreal, and the Yukon and Northwest Territories. Toronto and Montreal are well-known for having higher housing costs and for a well-developed and diverse rental housing market. For the Yukon and Northwest Territories, this area has a large number of rental homes, in part to provide housing for seasonal and temporary workers.

-- Figure 14 about here --

DISCUSSION AND CONCLUSIONS

This paper examines patterns and trends in homeownership for native and foreign-born householders in Canada, using 1991-1996 census data. The housing needs and choices for Canada's immigrant population are important issues for research. Research findings contain useful and important information for both public and private agencies interested in promoting homeownership among immigrant groups.

We identify the following key conclusions from our analysis:

- First, the foreign-born population continues the rapid growth of new, non-European ethnic groups first observed in the 1970s. This rapid growth is accompanied by increased diversity in ethnic and national origins, social and economic status, and other characteristics, including homeownership. Analysis of 1991-1996 census data finds variations in the odds of homeownership for ethnic origin groups, after controlling for several householder, household, and place of residence variables. This suggests that there are other variables such as immigrant status and immigration-related factors that should be considered in multivariable analysis of homeownership. These other factors, however, are not available for census data analysis.
- Second, immigrant households display rapid gains in homeownership with longer residence in Canada. Among immigrant householders who have resided in Canada for 20 years or longer, homeownership rates are comparable with those for Canada-born householders. More recent immigrant householders begin their housing careers with lower levels of homeownership. But, even recent immigrants made rapid and remarkable gains in homeownership during the 1991 to 1996 period.
- Homeownership rates declined for foreign-born householders during the 1991 to 1996 period, even though homeownership rates increased for native-born householders. These declines were not *due* to the influx of recent immigrants because the declines occurred for all immigrant cohorts except for recent immigrants. This is a topic for further study and warrants more research, including the analysis of trends through 2001.

- The homeownership trends for Canada's immigrants are comparable to other markers of immigrant adaptation. These include increased English and French language proficiency, acquisition of citizenship through naturalization, and increase intermarriage rates for the children of immigrants. The move to homeownership by immigrants is therefore part of an overall pattern of adaptation that covers various dimensions of social and economic adaptation.

In this study, we included a measure of place of residence based on a set of fixed effects for all metropolitan areas and the non-metropolitan areas for each province. These place effects deserve further analysis. A measure of the size of the immigrant population, by ethnic origin, may have to understand additional aspects of homeownership. Areas with very small or very large ethnic group populations may have lower rates of homeownership. Future research should include possible metropolitan and non-metropolitan contextual characteristics such as size and ethnic composition, and residential segregation because these contextual characteristics promise to provide important additional insights into the process of housing adaptation for recent immigrant populations.

In conclusion, the findings from this analysis confirm previous research that shows fairly rapid attainment of homeownership by immigrant households after a certain length of residence in Canada. Our use of national census data for 1991-1996 updates analysis of earlier census data and contributes new analysis using a double-cohort approach. This approach gives additional insight into the temporal dynamics of homeownership for immigrant households. Comparison across ethnic origin groups underlines the diversity of Canada's immigrant population, and the need to consider this diversity in future analysis. As the Asian, Latin American, and Caribbean population continues to grow from immigration and the expansion of the second generation, we expect their influence on housing to become even larger, particularly in metropolitan areas with currently large immigrant populations.

Table 1. Homeownership Rates for Householders by Ethnic Origin, for Native and Foreign-Born, 1991 and 1996.

Ethnic Origin	1991	1996	1996-1991 Difference
Total	63.1	63.7	0.6
Native-Born	62.7	63.9	1.2
Foreign-Born	65.0	62.9	-2.1
European	71.3	71.6	-0.3
Arab	40.3	34.0	-6.3
West Asian	37.3	37.3	0.0
South Asian	61.5	56.3	-4.2
Chinese	72.5	73.2	0.7
Filipino	50.1	44.7	-5.4
Vietnamese	35.6	38.0	2.4
Other Asian	48.4	44.8	-3.6
Latin American	21.1	25.6	3.9
Black/Caribbean	34.8	29.5	-5.7
Canadian/Other	45.8	59.5	13.7
Single Origin			
Multiple Origin	59.8	60.6	1.8

Table 2. Number and Percent Distribution of Householders by Ethnic Group and Nativity, 1991 and 1996.

Ethnic Origin	Total Householders			Native-Born Householders			Foreign-Born Householders		
	1991	1996	1996- 1991 Difference	1991	1996	1996- 1991 Difference	1991	1996	1996- 1991 Difference
	<i>Number</i>								
All Ethnic Groups	10,027,498	10,793,988	766,490	7,940,565	8,488,296	547,731	2,086,899	2,305,692	218,793
European	6,561,200	4,362,696	-	5,266,033	3,170,664	-	1,295,133	1,192,032	-103,101
			2,198,504			2,095,369			
Arab	46,333	55,476	9,143	4,467	5,112	645	41,867	50,364	8,497
West Asian	27,600	35,352	7,752	633	828	195	26,967	34,524	7,557
South Asian	107,500	148,356	40,856	2,300	5,292	2,992	105,200	143,064	37,864
Chinese	165,733	233,136	67,403	13,500	17,784	4,284	152,233	215,352	63,119
Filipino	36,433	52,668	16,235	200	1,044	844	36,233	51,624	15,391
Vietnamese	21,100	30,240	9,140	233	360	127	20,867	29,800	8,933
Other Asian	45,933	56,880	10,947	13,933	15,120	1,187	32,000	41,760	9,760
Latin American	22,733	35,496	12,763	333	828	495	22,400	34,668	12,268
Black/Caribbean	105,667	158,364	52,697	13,233	15,084	1,851	92,433	143,280	50,847
Canadian/Other	396,133	2,035,764	1,639,631	370,200	2,010,276	1,640,076	25,933	25,488	-445
Single Origin									
Multiple Origin	2,491,133	3,589,560	1,098,427	2,255,500	3,245,904	990,404	235,633	343,656	108,023
	<i>Percent</i>								
All Ethnic Groups	100.0%	100.0%	----	79.2%	78.6%	-0.6%	20.8%	21.4%	0.5%
European	100.0%	100.0%	----	80.3%	72.7%	-7.6%	19.7%	27.3%	7.6%
Arab	100.0%	100.0%	----	9.6%	9.2%	-0.4%	90.4%	90.8%	0.4%
West Asian	100.0%	100.0%	----	2.3%	2.3%	0.0%	97.7%	97.7%	0.0%
South Asian	100.0%	100.0%	----	2.1%	3.6%	1.4%	97.9%	96.4%	-1.4%
Chinese	100.0%	100.0%	----	8.1%	8.0%	-0.2%	91.9%	96.5%	4.7%
Filipino	100.0%	100.0%	----	0.5%	2.0%	1.4%	99.5%	98.0%	-1.4%
Vietnamese	100.0%	100.0%	----	1.1%	1.2%	0.1%	98.9%	98.5%	-0.4%
Other Asian	100.0%	100.0%	----	30.3%	26.6%	-3.8%	69.7%	73.4%	3.8%
Latin American	100.0%	100.0%	----	1.5%	2.3%	0.9%	98.5%	97.7%	-0.9%
Black/Caribbean	100.0%	100.0%	----	12.5%	9.5%	-3.0%	87.5%	90.5%	3.0%
Canadian/Other	100.0%	100.0%	----	93.5%	98.7%	5.3%	6.5%	1.3%	-5.3%
Single Origin									
Multiple Origin	100.0%	100.0%	----	90.5%	90.4%	-0.1%	9.5%	9.6%	0.1%

Table 3. Number and Percent Foreign-Born Householders by Ethnic Group, 1991-1996

Ethnic Group	1991	1996	1996-1991 Difference
	Number		
Total Foreign-Born Population	2,086,899	2,305,692	218,793
European	1,295,133	1,162,032	-133,101
Arab	41,867	50,364	8,497
West Asian	26,967	34,524	7,557
South Asian	105,200	143,064	37,864
Chinese	152,233	215,352	63,119
Filipino	36,234	51,624	15,390
Vietnamese	20,866	29,880	9,014
Other Asian	32,000	41,760	9,760
Latin American	22,400	34,668	12,268
Black/Caribbean	92,433	143,280	50,847
Canadian/Other Single Origin	25,934	25,488	-446
Multiple Origins	235,633	343,656	108,023
	Percent of Total Foreign-Born Population		
Total Foreign-Born Population	100.0	100.0	0.0
European	62.1	51.7	-10.4
Arab	2.0	2.2	0.2
West Asian	1.3	1.5	0.2
South Asian	5.0	6.2	1.2
Chinese	7.3	9.3	2.0
Filipino	1.7	2.2	0.5
Vietnamese	1.0	1.3	0.3
Other Asian	1.5	1.8	0.3
Latin American	1.1	1.5	0.4
Black/Caribbean	4.4	6.2	1.8
Canadian/Other Single Origin	1.2	1.1	-0.1
Multiple Origins	11.3	14.9	3.6

Table 4. Homeownership Rates for Foreign-Born Households by Year of Arrival in Canada, 1991-1996

Year of Arrival	1991	1996	1996-1991 Difference
Total Population	63.1	63.7	0.6
Native-Born	62.7	63.9	1.2
Foreign-Born	65.0	62.9	-2.1
Year of Arrival			
1991-1996	----	32.6	----
1986-1990	31.1	41.3	10.2
1981-1985	50.3	49.0	-1.3
1976-1980	60.1	59.5	-0.6
1971-1975	66.5	65.5	-1.0
1966-1970	72.4	70.9	-1.5
1961-1965	75.4	69.7	-5.7
1956-1960	78.6	76.2	-2.4
1951-1955	81.4	78.1	-3.3
1950 and earlier	72.5	69.9	-2.6

Table 5. Household Differences Across Foreign-Born Ethnic Groups in Married Couples and Presence of Children, 1991-1996

Ethnic Group	Percent Married Couples		Percent with Children Present	
	1991	1996	1991	1996
Total Foreign-Born	65.7	75.5	42.7	41.4
European	67.5	79.7	38.8	36.1
Arab	67.9	77.6	54.9	55.4
West Asian	64.0	76.6	47.7	50.7
South Asian	70.7	74.2	60.5	57.2
Chinese	70.4	76.9	55.8	55.2
Filipino	62.1	67.1	52.3	50.3
Vietnamese	57.5	62.0	51.8	50.2
Other Asian	70.3	76.6	58.1	52.7
Latin American	60.1	65.2	55.4	52.5
Black/Caribbean	44.8	54.0	42.4	37.3
Canadian/Other	57.6	69.6	39.7	34.6
Single Origin				
Multiple Origin	60.4	72.7	39.5	38.9

Table 6. Household Differences Across Foreign-Born Ethnic Groups in Percent Male Householders and Average Number of Persons per Household, 1991-1996

Ethnic Group	Percent Male Householders		Average Number of Persons per Household	
	1991	1996	1991	1996
Total Foreign-Born	72.9	70.0	2.9	2.9
European	73.3	71.0	2.7	2.6
Arab	82.7	81.4	3.5	3.4
West Asian	78.9	77.3	3.0	3.1
South Asian	86.5	83.3	3.9	3.9
Chinese	80.5	77.4	3.6	3.5
Filipino	67.0	60.4	3.7	3.6
Vietnamese	75.2	70.8	3.7	3.7
Other Asian	77.9	75.3	3.4	3.3
Latin American	75.1	66.5	3.5	3.3
Black/Caribbean	55.0	52.1	3.1	3.0
Canadian/Other	72.2	62.7	2.9	2.6
Single Origin				
Multiple Origin	64.5	63.0	2.7	2.8

Table 7. Household Differences Across Foreign-Born Ethnic Groups in Percent Citizen, Percent Speaking Official Languages, and Average Age of Householder, 1991-1996

Ethnic Group	Percent Citizen		Percent Speaking One or More Official Languages		Average Age of Householder	
	1991	1996	1991	1996	1991	1996
Total Foreign-Born	75.4	77.9	91.7	90.8	51.3	46.7
European	80.7	82.8	92.9	92.7	55.2	53.5
Arab	57.2	69.8	89.5	88.7	43.0	40.7
West Asian	53.5	72.2	85.3	84.9	46.7	41.0
South Asian	66.1	71.5	90.7	88.0	43.1	41.4
Chinese	66.9	70.2	78.5	75.4	45.8	44.2
Filipino	66.9	72.9	94.2	92.5	43.6	41.4
Vietnamese	68.7	79.3	83.2	81.0	39.6	38.1
Other Asian	58.1	60.4	84.9	84.0	44.3	41.1
Latin American	45.8	66.3	84.8	88.4	39.1	37.2
Black/Caribbean	67.6	73.9	92.1	93.8	41.6	39.0
Canadian/Other	59.9	70.9	96.4	97.6	42.7	43.9
Single Origin						
Multiple Origin	73.3	76.3	96.0	95.8	48.6	46.1

Table 8. Household Differences Across Foreign-Born Ethnic Groups in Average Household Income (in 1991 constant dollars) and Average Years of Schooling for Householder, 1991-1996

Ethnic Group	Average Household Income (in 1991 constant dollars)		Average Years of Schooling for Householder	
	1991	1996	1991	1996
Total Foreign-Born	\$48,710	\$45,368	12.2	12.4
European	\$49,065	\$46,715	11.6	11.8
Arab	\$40,146	\$36,660	13.2	13.6
West Asian	\$37,677	\$33,618	13.2	13.5
South Asian	\$54,903	\$49,007	13.3	13.2
Chinese	\$51,842	\$43,860	12.8	12.7
Filipino	\$53,052	\$49,115	14.0	14.2
Vietnamese	\$40,162	\$37,985	11.8	11.6
Other Asian	\$43,932	\$40,899	13.3	13.4
Latin American	\$32,341	\$31,920	12.5	12.3
Black/Caribbean	\$39,490	\$33,071	12.4	12.5
Canadian/Other	\$46,364	\$42,456	12.9	12.7
Single Origin				
Multiple Origin	\$50,886	\$49,902	13.3	13.5

Table 9. Household Differences Across Foreign-Born Ethnic Groups by Percentage Distribution for Period of Arrival in Canada, 1991-1996

Ethnic Group	Before 1950	1960s	1970s	1980s	1990s	Number
	<i>1991</i>					
Total Foreign-Born						
Householders	38.2	21.3	22.2	18.4	----	2,023,470
European	52.6	23.4	14.5	9.5	----	1,275,967
Arab	4.6	17.9	31.5	46.0	----	38,367
West Asian	3.6	14.9	22.6	58.9	----	23,901
South Asian	1.7	16.5	46.5	35.3	----	98,434
Chinese	8.6	12.4	35.0	44.0	----	144,567
Filipino	0.2	9.6	46.0	44.1	----	35,034
Vietnamese	0.2	1.5	43.3	55.0	----	20,467
Other Asian	4.8	13.1	42.4	39.7	----	28,467
Latin American	0.7	3.1	38.6	57.6	----	19,166
Black/Caribbean	2.3	20.8	46.6	30.3	----	86,900
Canadian/Other	20.7	20.0	25.8	33.6	----	23,534
Single Origin						
Multiple Origins	33.3	25.1	25.5	16.2	----	228,666
	<i>1996</i>					
Total Foreign-Born						
Householders	32.1	21.7	23.0	20.6	2.6	2,213,100
European	47.7	24.7	15.4	11.1	1.1	1,157,508
Arab	9.6	18.6	23.4	39.9	8.5	47,772
West Asian	10.7	16.8	18.7	45.6	8.1	32,292
South Asian	6.5	16.2	37.8	34.6	4.9	139,356
Chinese	11.5	15.7	31.5	36.4	5.0	209,196
Filipino	6.6	15.6	38.4	34.6	4.8	50,940
Vietnamese	3.4	4.6	33.6	53.2	5.1	29,556
Other Asian	6.6	12.4	38.3	39.3	3.4	31,968
Latin American	5.8	6.4	32.7	47.0	8.1	32,544
Black/Caribbean	7.1	19.9	35.9	32.5	4.5	136,512
Canadian/Other	29.0	20.3	30.0	19.3	1.4	21,240
Single Origin						
Multiple Origins	28.8	24.0	26.7	18.6	1.9	324,216

Figure 1. Odds Ratios for Homeownership for Age Group Effects (relative to age group 40-49) for Four Logistic Regression Models, 1991-1996

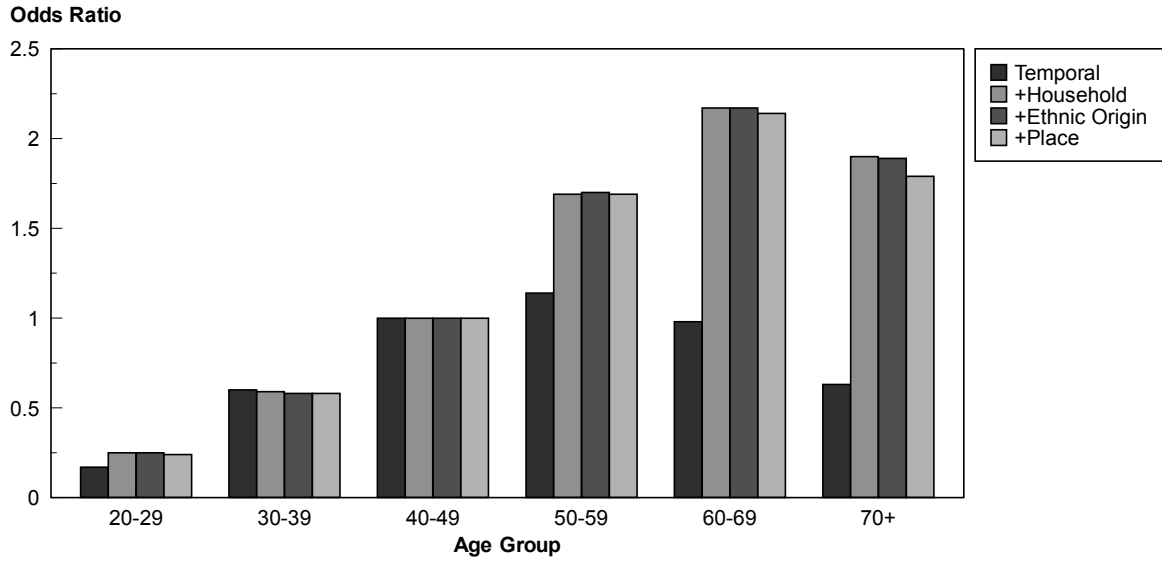


Figure 2. Odds Ratios for Homeownership for Ageing Effects (relative to age group 40-49 and to 1991) for Four Logistic Regression Models, 1991-1996

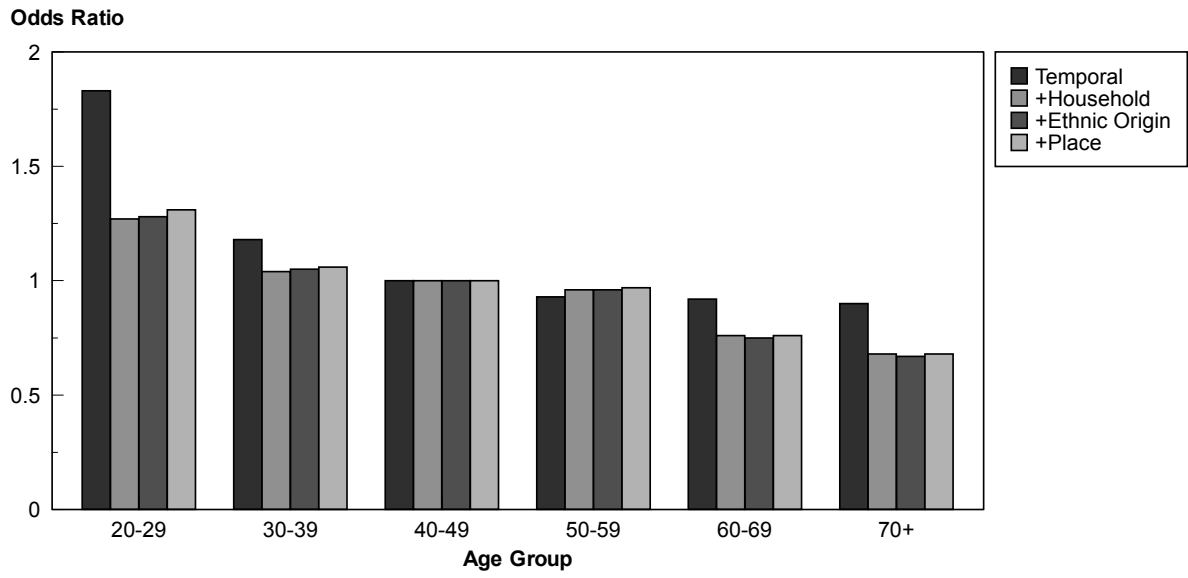


Figure 3. Odds Ratios for Homeownership for Immigrant Cohort Effects (relative to Canada-Born) for Four Logistic Regression Models, 1991-1996

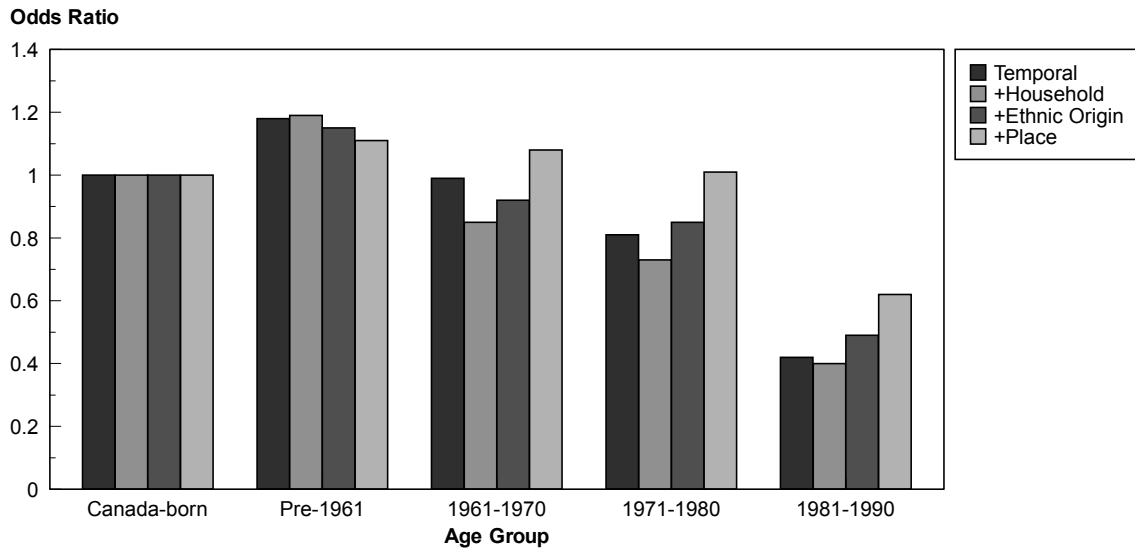


Figure 4. Odds Ratios for Homeownership for Immigrant Adaptation Effects (relative to Canada-Born and 1991) for Four Logistic Regression Models, 1991-1996

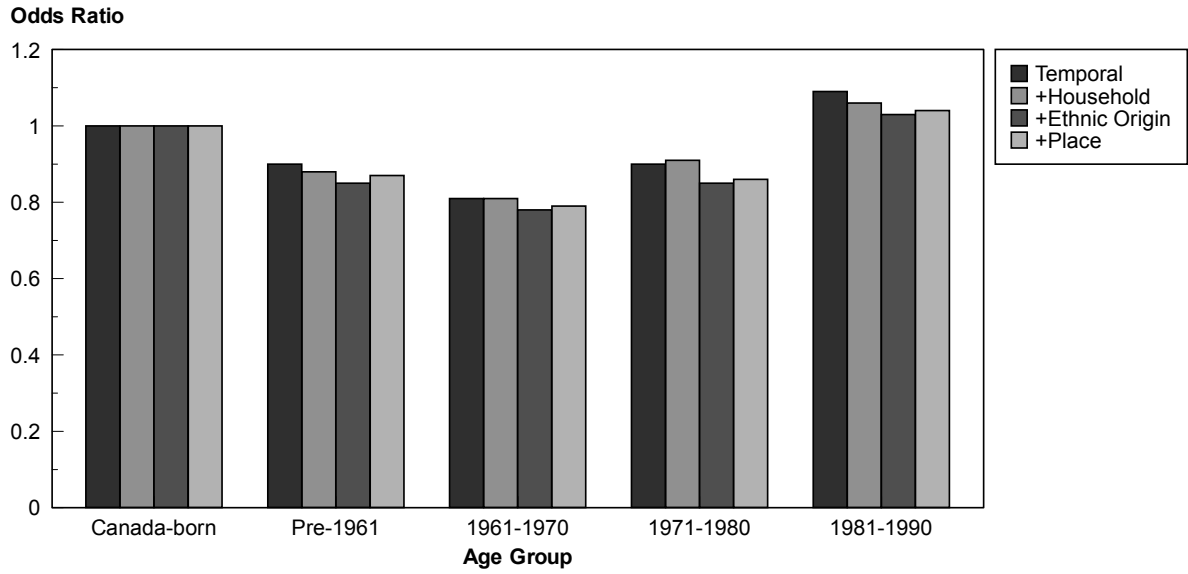


Figure 5. Homeownership Trajectories for Canada-Born, Pre-1961 Immigrants, 1961-1970 Immigrants, 1971-1980 Immigrants, 1981-1990 Immigrants, 1991-1996

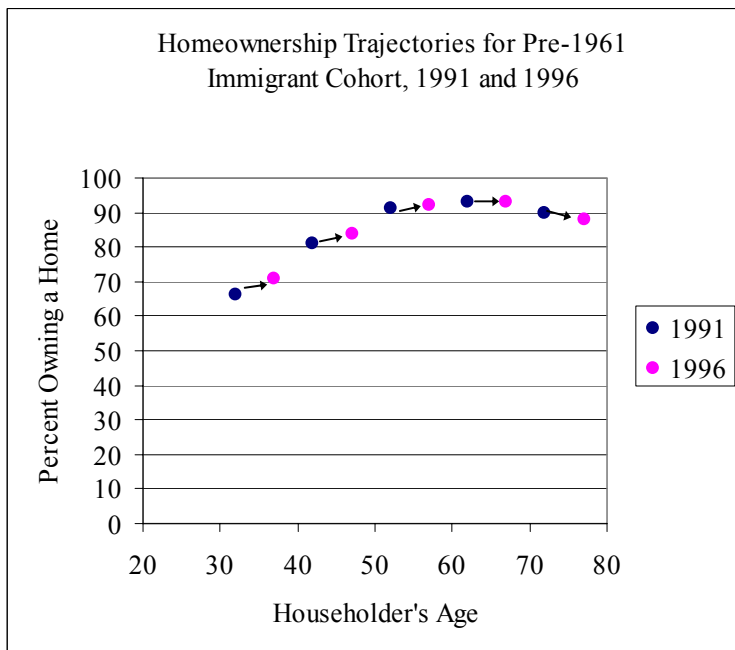
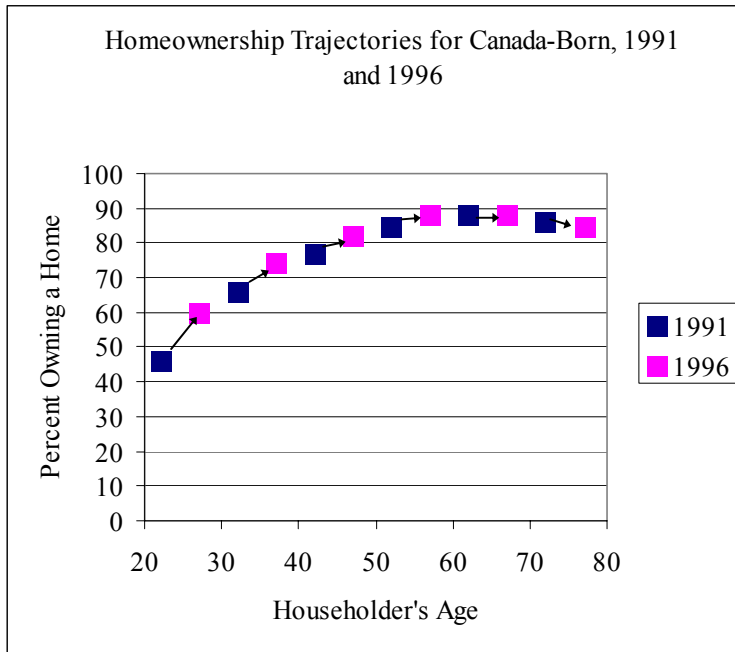


Figure 5. (continued) Homeownership Trajectories for Canada-Born, Pre-1961 Immigrants, 1961-1970 Immigrants, 1971-1980 Immigrants, 1981-1990 Immigrants, 1991-1996

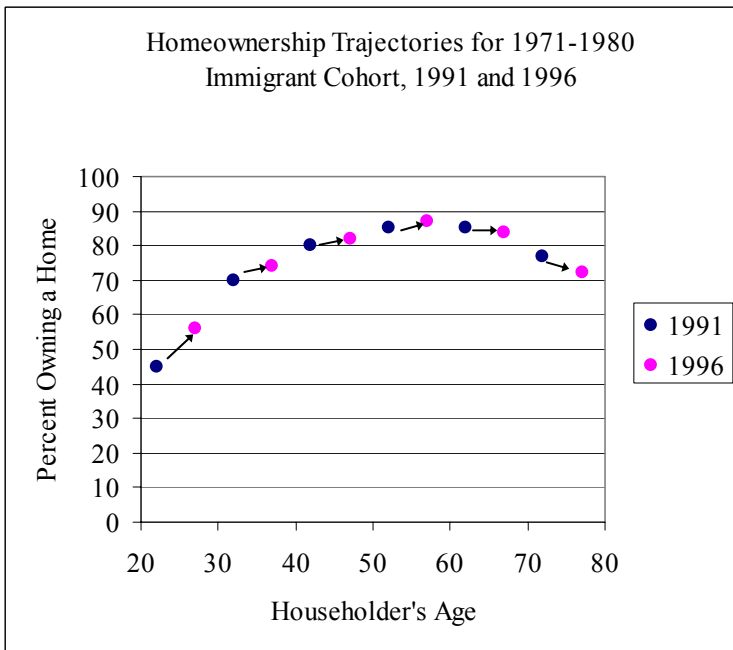
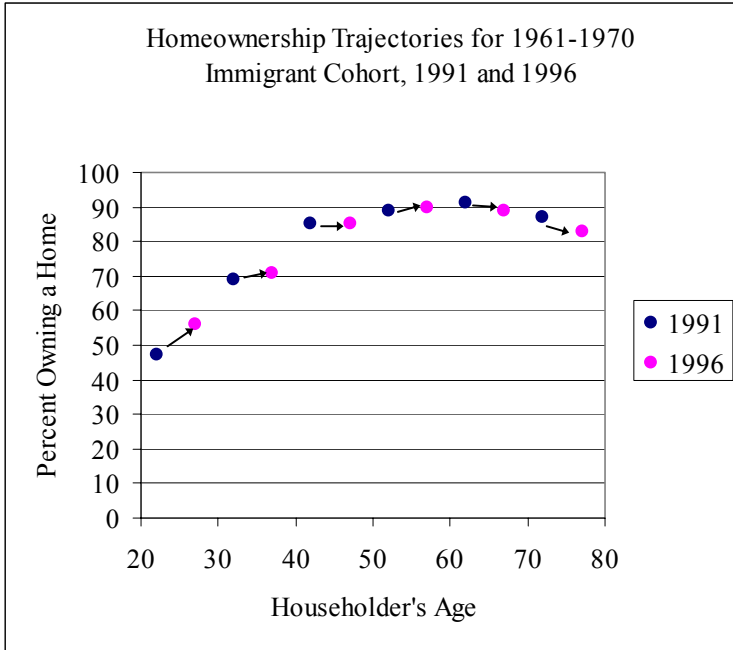


Figure 5. (continued) Homeownership Trajectories for Canada-Born, Pre-1961 Immigrants, 1961-1970 Immigrants, 1971-1980 Immigrants, 1981-1990 Immigrants, 1991-1996

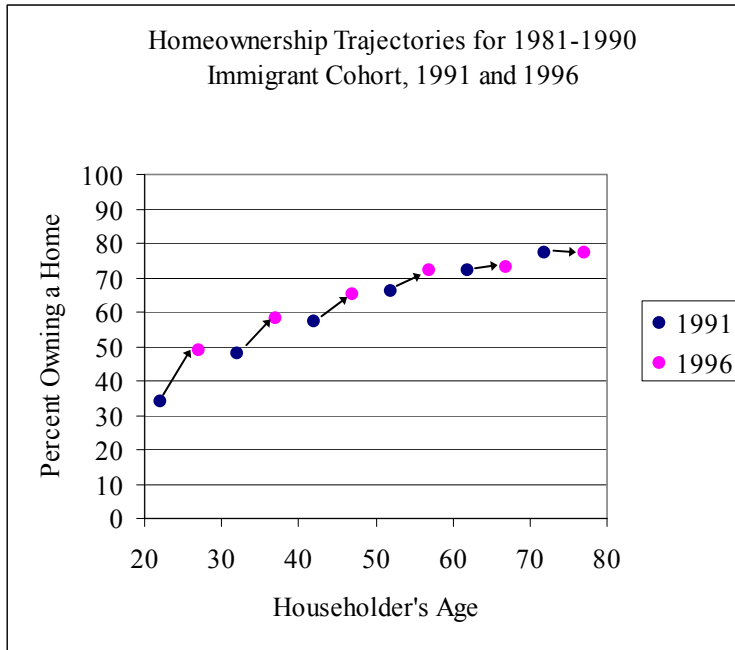


Figure 6. Odds Ratios for Homeownership for Household Type (relative to married couples), 1991-1996

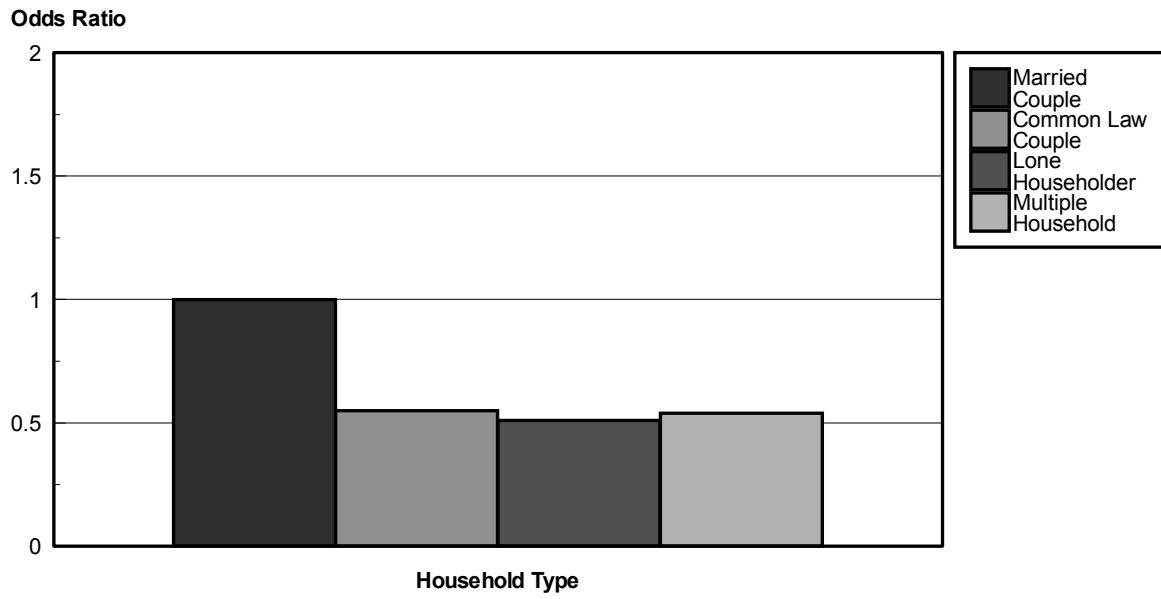


Figure 7. Odds Ratios for Homeownership for Householder's Gender (relative to female householders), 1991-1996

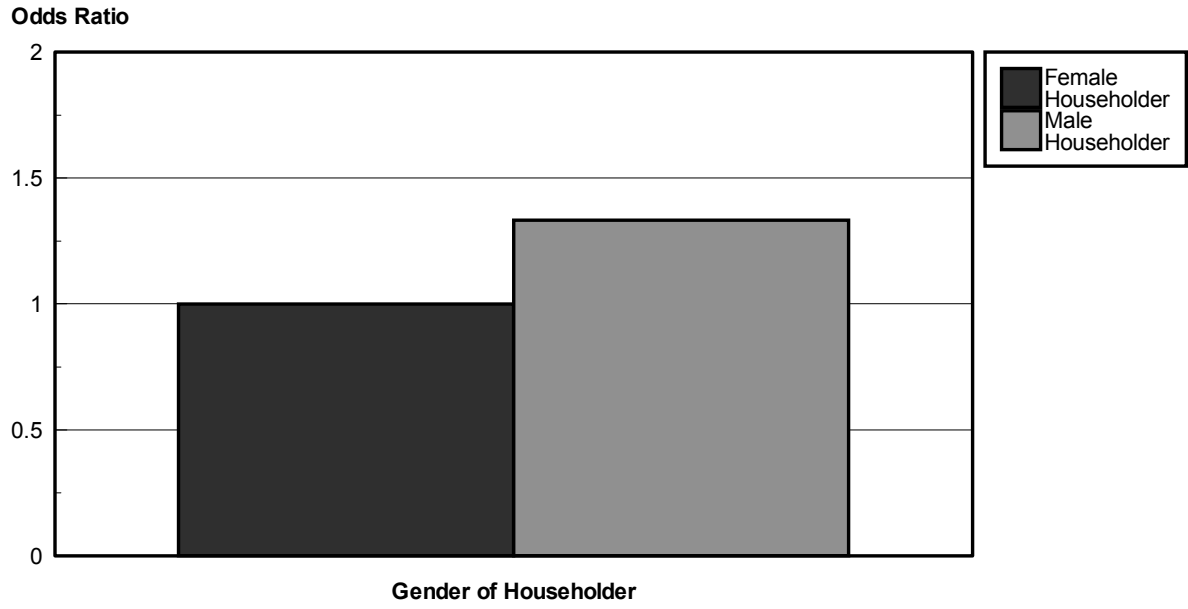


Figure 8. Odds Ratios for Homeownership for Presence of Children in Household (relative to no children less than 18 years of age in the household), 1991-1996

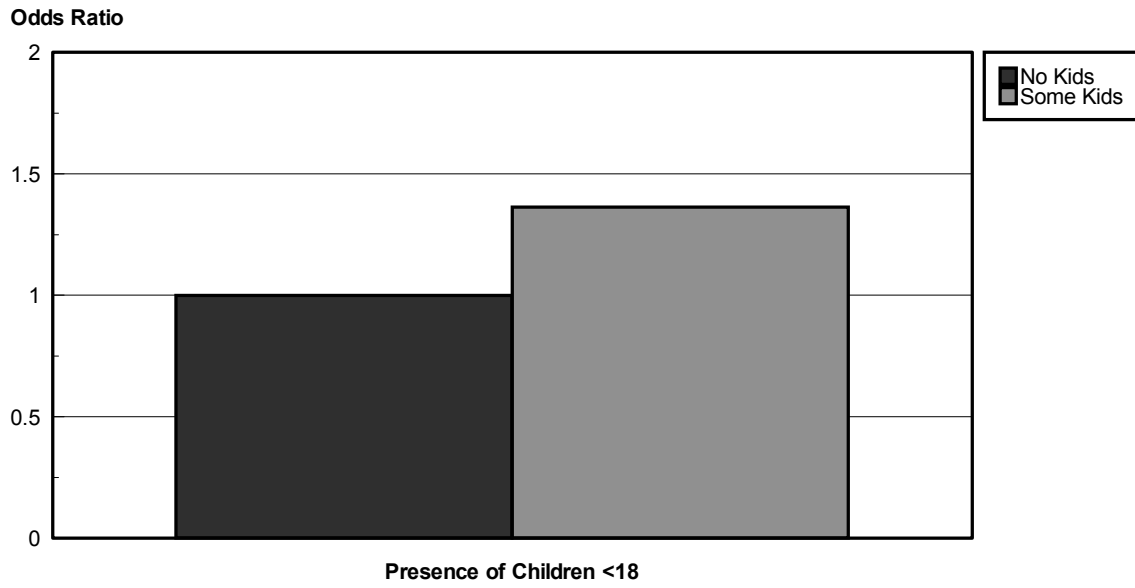


Figure 9. Odds Ratios for Homeownership for Number of Persons in the Household (ratios shown for 1,2, 4, and 5 persons relative to 3 person households), 1991-1996

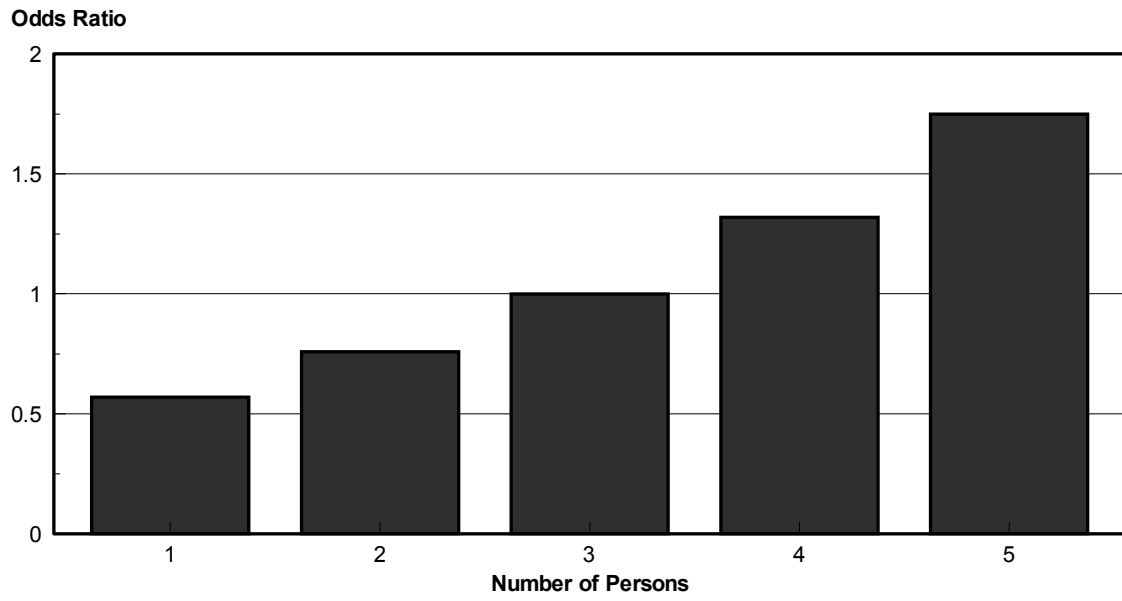


Figure 10. Odds Ratios for Homeownership for Educational Attainment (relative to high school or trade school diploma), 1991-1996

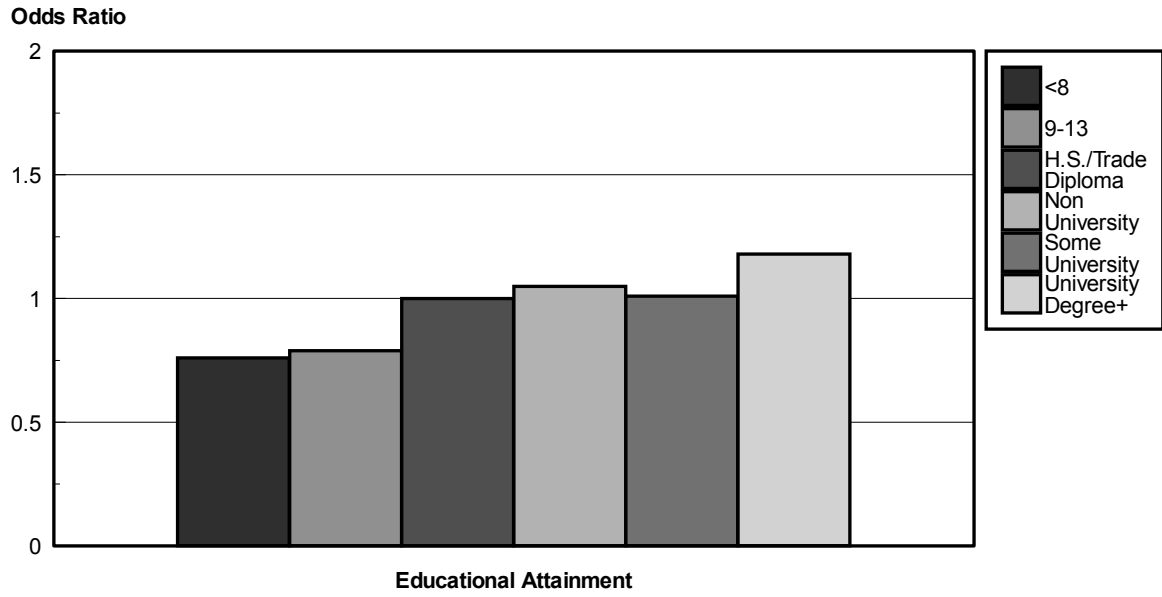


Figure 11. Odds Ratios for Homeownership for Knowledge of Official Languages (relative to no knowledge of official languages),1991-1996

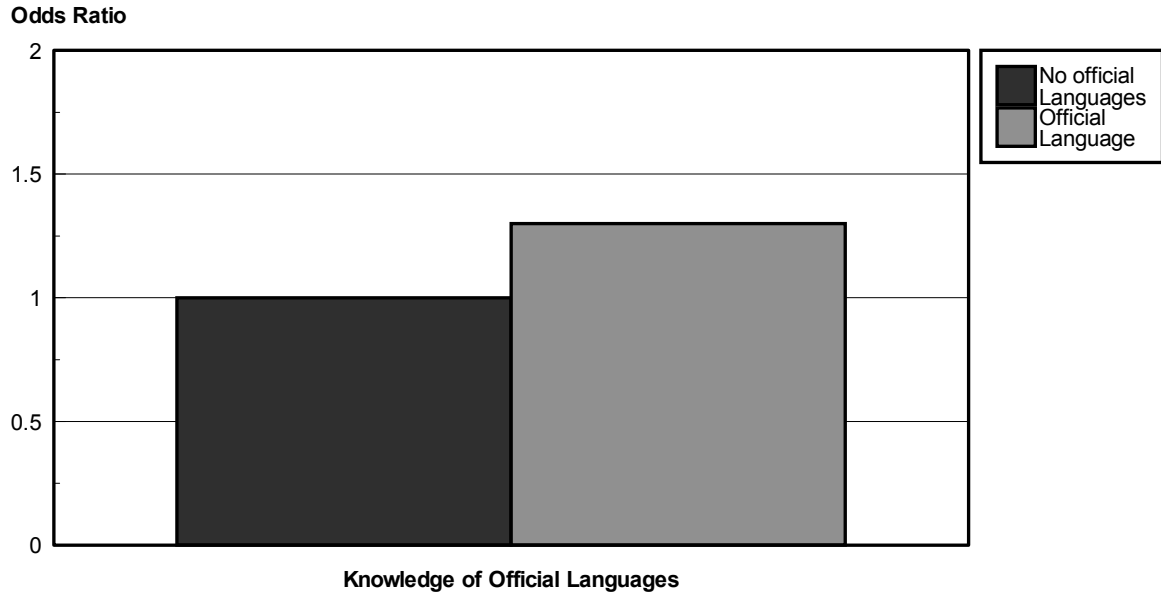


Figure 12. Odds Ratios for Homeownership for Household Income (for selected categories of household income relative to a median household income of approximately \$45,000) , 1991-1996

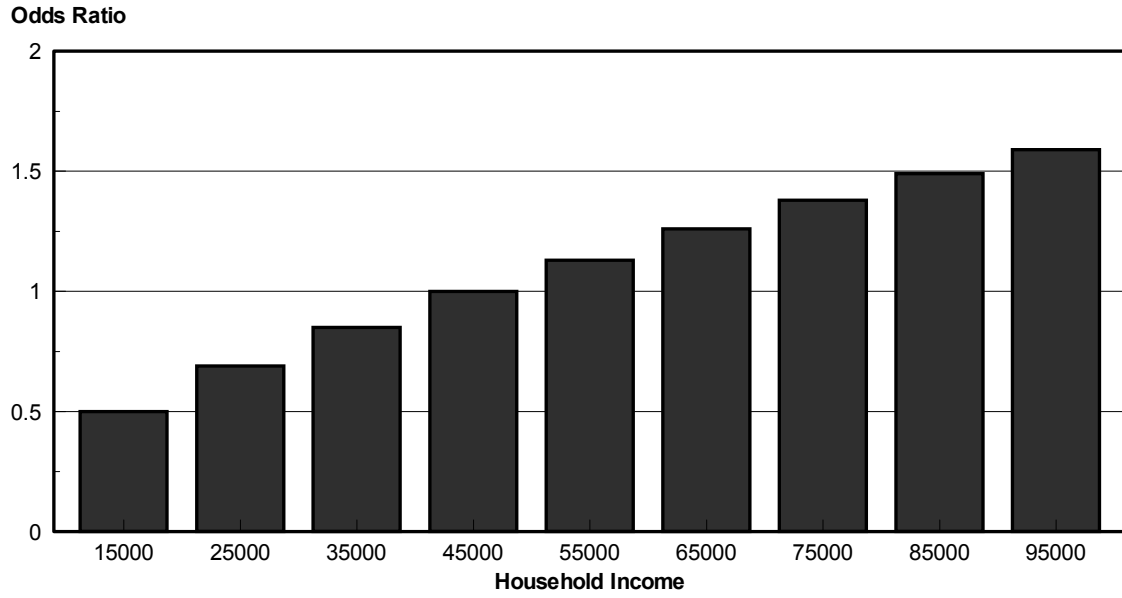


Figure 13. Odds Ratios for Homeownership for Ethnic Groups, 1991-1996

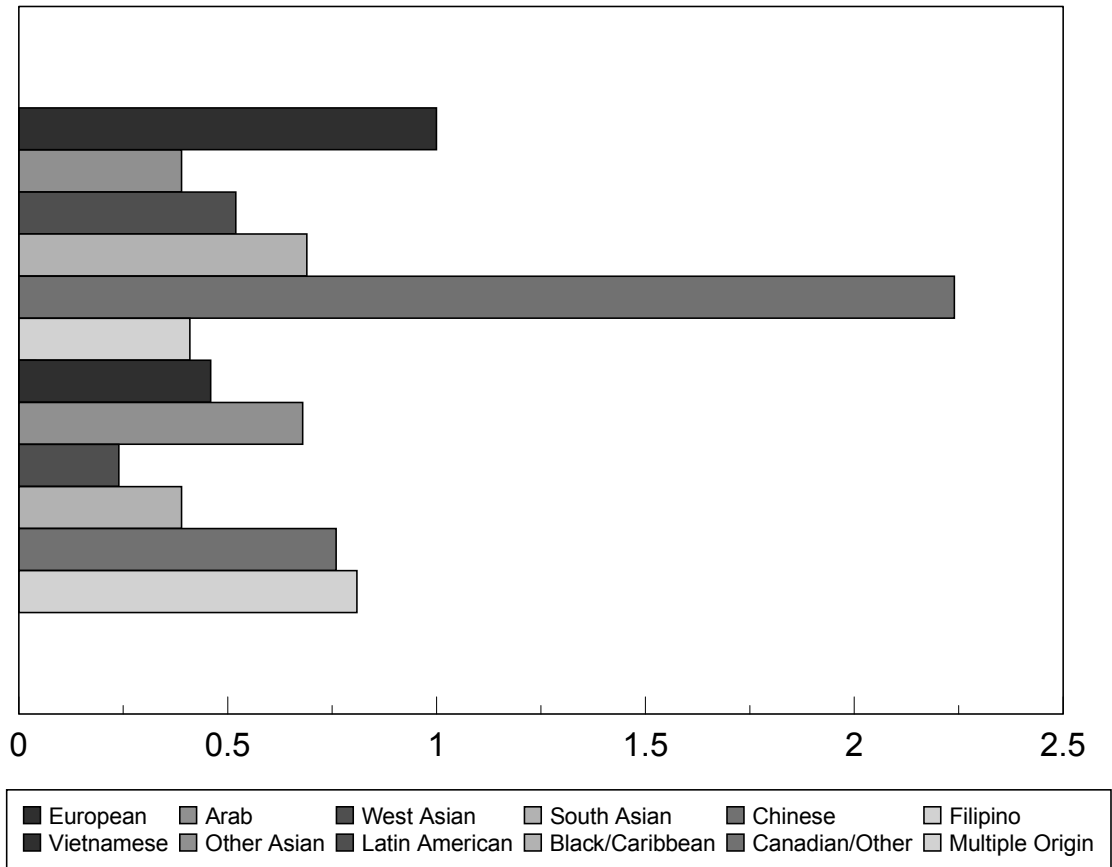
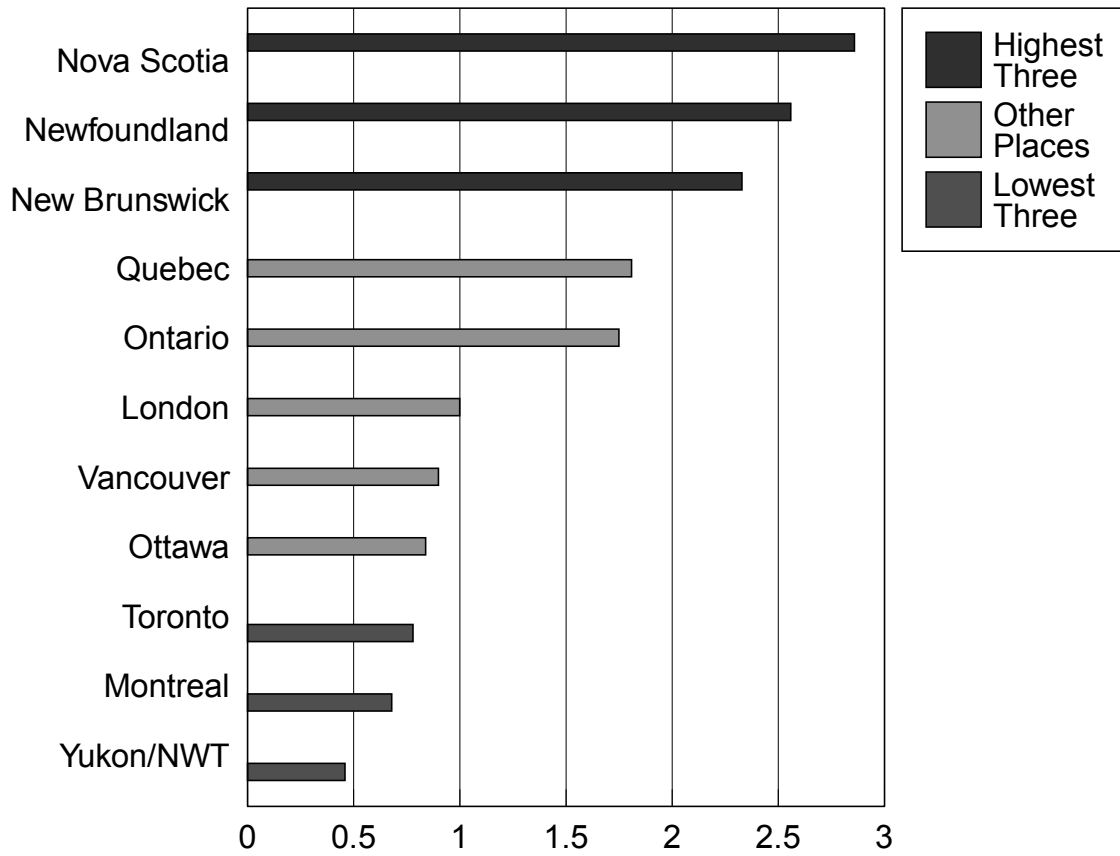


Figure 14. Odds Ratios for Three Places with Highest Homeownership Effects, Three Places with Lowest Homeownership Effects, and Other Selected Places of Residence, 1991-1996



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