

**The Sources of Differentiation in the Immigrant Housing Market: Insights from the
Longitudinal Survey of Immigrants to Canada**

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THE SOURCES OF EARLY DIFFERENTIATION IN THE IMMIGRANT HOUSING MARKET: INSIGHTS FROM THE LONGITUDINAL SURVEY OF IMMIGRANTS TO CANADA

Abstract

This paper identifies some of the reasons behind differences in the homeownership levels of seven recently-arrived immigrant visible minority groups in Canada. It uses discrete-time event history analysis models, bootstrap sampling, and three waves of the Longitudinal Survey of Immigrants to Canada (LSIC) to model the homeownership status of the October 2000-September 2001 arrival cohort in their first four years after arrival to Canada. Given the richness of LSIC data, it is possible to determine if differentiation among recent arrivals in the housing market occurs because of 1) credit constraints (including entry wealth, interest rates, and perceptions of discrimination), 2) class of entry, 3) credential recognition, and/or 4) city choice. These factors are shown to be important factors for explaining differences between Arab, Black, Latin American, and White immigrants in their first four years. The implications of these results for both Canada and other countries are discussed.

THE SOURCES OF EARLY DIFFERENTIATION IN THE IMMIGRANT HOUSING MARKET: INSIGHTS FROM THE LONGITUDINAL SURVEY OF IMMIGRANTS TO CANADA¹

INTRODUCTION

Researchers interested in homeownership in both Canada (see also Edmonston 2004; Haan 2005b; 1996) and the United States (Borjas 2002; Freeman and Hamilton 2004; Megbolugbe and Cho 1996; Painter, Yang and Yu 2003a) have shown that although declining homeownership levels and rates are occurring for immigrants on average, there are sizable and heretofore unexplained differences across racial/ethnic groups. Notably, some immigrants, like the Chinese, are more likely to buy homes soon after arrival in their host country {Painter, 2003 #1112}, whereas others, like many Black immigrants, are not (Haan 2007; Skaburskis 1996)

Given that homeownership is tied so closely to neighborhood quality, residential stability, public safety, and numerous other positive outcomes (Flippen 2001b; Green and White 1997; Krivo and Kaufman 2004; Massey and Denton 1993; Myers, Megbolugbe and Lee 1998; Oliver and Shapiro 1995), these early differences are very likely to transcend present inequalities, impacting levels of wellbeing and opportunity well into the future (Di 2007; Orfield and McArdle 2006). To see housing in this light casts it as both reflective and generative of socio-economic stratification, underscoring the importance of understanding the factors that shape housing careers of immigrants, particularly during the critical first few years when, as shown below, a good deal of longer-term differentiation has already been embedded.

Accordingly, this paper uses discrete-time event history analysis models and three waves of the Longitudinal Survey of Immigrants to Canada (LSIC) to model the housing

tenure status of the October 2000-September 2001 cohort of immigrants in their first four years in Canada. Given the richness of LSIC data, it is possible to determine whether early differences in homeownership propensities are a function of 1) credit constraints (including entry wealth, monthly interest rate fluctuations, and perceptions of discrimination), 2) class of entry, 3) credential recognition, and 4) city choice. These four clusters of variables are assessed as potential explanations for differences in the homeownership propensities of Arab, Black, Chinese, Filipino, Hispanic, South Asian, and reference group White immigrants, and after adjusting for these characteristics, only Arabs and the Chinese remain statistically distinguishable from the reference group. The implications of these findings are discussed for Canada, as well as for other countries.

To motivate the paper, the decline in access to homeownership for immigrants to Canada in the past twenty years is discussed, first overall, then by race, followed by an illustration of the extent to which the brunt of these declines have largely been shouldered by more recent arrivals. This discussion is followed by a list of contending explanations for immigrant declines, drawn from existing Canadian and US literature. Next, a series of hypotheses about the reasons behind the differences in homeownership levels across groups appear, followed by a description of the study methodology and a presentation and discussion of results.

BACKGROUND: THE DECLINE OF THE IMMIGRANT HOMEOWNERSHIP ADVANTAGE

Recently, there have been two trends relevant to immigrants in the Canadian housing market. First, homeownership levels among the Canadian-born have been rising since at least 1981,

moving from roughly 70% to 73% in 2001. Second, immigrant levels have declined at the same time (Table 1).

Table 1: Percentage of Immigrants and the Canadian-born who are Homeowners in 1981 and 2001

	1981	2001
Immigrant	72.7%	68.8%
Canadian-Born	70.3%	73.1%

Note: Contains all persons aged 25-65.

Source: 1981 and 2001 Censuses of Canada

In 1981, when immigrants held a sizable advantage over their Canadian-born counterparts, nearly 73% of all foreign-born dwellings were owner-occupied.¹ By 2001, however, this advantage had disappeared entirely, due jointly to an immigrant decline alongside rising levels among the Canadian-born. Collectively, these trends produced a 7 percentage point relative drop in the homeownership levels of Canadian immigrants.²

To begin to understand the sources of this decline, it is useful to identify if the main immigrant trend was equally shared by relevant sub-groups. Naturally, immigrants can be sub-divided in any number of ways, but a common and often informative division to make is by race/ethnicity. This is because of a long heritage of (often US) research that finds wide (and largely unexplained) differences in homeownership propensities across racial groups (Alba and Logan 1992; Balakrishnan and Wu 1992; Bianchi, Farley and Spain 1982; Flippen 2001a; Jackman and Jackman 1980; King and Mieszkowski 1973; Krivo and Kaufman 2004), leading some to suggest that race might itself be an explanatory factor for differential access to homeownership (Alba and Logan 1992; Hulchanski 1997).

Table 2: Percentage of Immigrants who are Homeowners in 1981 and 2001 by Race in Canada

¹ Only one respondent (the highest earner) per dwelling, where the person is between ages 25-65.

² These figures refer only to Canada's 7 largest census metropolitan areas, where over 85% of all immigrants live.

	1981		2001	
	% Owner	% of All Imms.	% Owner	% of All Imms.
Arab	72.1%	7.1%	40.2%	17.2%
Black	40.6%	5.2%	42.4%	14.3%
Chinese	74.8%	6.6%	78.3%	8.0%
Filipino	56.4%	2.1%	59.4%	5.3%
Latin Am.	33.3%	1.5%	40.7%	3.3%
South Asian	62.3%	0.2%	64.3%	4.6%
White	73.9%	73.0%	72.8%	40.0%
Other Immigrants	45.9%	4.3%	60.9%	7.4%

Note: Contains all persons aged 25-65.

Source: 1981 and 2001 Censuses of Canada

As Table 2 shows, the magnitude of the immigrant decline differs quite dramatically by race. As only one example, there has been a relatively minor one percentage point drop for whites, but a 32 point drop for Arabs. But what is perhaps more interesting is that, aside from these two groups, all others in this study actually *increased* their access to homeownership between 1981 and 2001. The decline, then, stems not just a reduction within groups for some, but also from a pronounced shift in the racial composition of Canadian immigrants. Notably, immigration has become much less ‘White’ than it was in the past (Badets and Chui 1994), resulting in a shift away towards groups with lower homeownership propensities.

The steady increase in the homeownership propensities of most non-white groups is no doubt in many ways a good news story, but it remains true that many non-white foreign-born households in Canada lag well below their white counterparts. In fact, only the Chinese surpass whites in 2001 at 78%, suggesting that researchers interested in identifying the reasons behind declining immigrant homeownership levels in Canada (and possibly elsewhere) should direct their energies to identifying the reasons behind the vast differences

between groups, because it is the lower levels of non-white groups that are least partially explain the aggregate decline.³

Accordingly, this paper uses longitudinal data to identify some of the reasons behind differences between groups, particularly between whites and other non-white groups. Prior to moving on to the analysis, however, it is necessary to first discuss the timing of the differentiation between groups, as well as some insights from the literature about the sources of these differences.

DISSECTING THE DECLINE: HOMEOWNERSHIP PROPENSITIES AT TIME OF ENTRY VERSUS RATES OF ATTAINMENT

Part of explaining the differences across racial groups shown in Table 2 requires an identification of when in an immigrant group's housing career differentiation tends to occur. Most research that compares groups (Borjas 2002; Krivo and Kaufman 2004; Kurz and Blossfeld 2004) focuses on differences at a single point in time, but as Dowell Myers and his colleagues have shown (Myers 1999; Myers and Lee 1998; Myers et al. 1998), these results do not speak to timing, since disparities that exist in a cross-section can be linked to either attainment rates or differences at point of entry.⁴ Looking at Blacks and the Chinese, for example, the differences mentioned in the introduction could have existed shortly after arrival to Canada, or from differences in the rate at which homes were bought by group members over the longer time.

In Canada, it seems to be the former that is most relevant for explaining homeownership gaps (Table 3). For nearly all groups, homeownership levels fell for the recently-arrived from 1981 to 2001 (where recent is defined as those that have been in

³ It should be noted, however, that an immigrant decline would still have occurred, given the falling levels of white immigrants alongside increases among the Canadian-born.

⁴ Or a combination of these two components.

Canada for less than 5 years), whereas more established group members (except Arabs) continued to see increases. For some groups, like Latin Americans and South Asians, the increase for more established members was substantial, with each group boosting the percent owner by at least five percentage points. For whites, the increase was smallest, at just over a percentage point.

Table 3: Homeownership Levels of 1987-1991 and 1997-2001 Immigrant Arrivals to Canada.

	1981		2001		1981-2001 Decline	
	Non-Recent	Recent	Non-Recent	Recent	Non-Recent	Recent
Arab	72.1%	72.2%	48.3%	18.6%	-49.5%	-288.0%
Blacks	43.0%	24.2%	45.5%	17.7%	5.4%	-36.8%
Chinese	82.4%	50.6%	86.4%	46.0%	4.6%	-10.0%
Filipino	61.6%	42.3%	63.8%	36.8%	3.4%	-14.9%
Latin Am.	38.0%	18.8%	43.2%	25.5%	12.0%	26.2%
South Asian	66.3%	44.3%	71.8%	35.1%	7.7%	-26.1%
White	75.4%	45.3%	76.7%	30.8%	1.8%	-47.2%
Other Immigrants	55.4%	20.7%	64.8%	36.2%	14.5%	42.7%

Note: Contains all persons aged 25-65.

Source: 1981 and 2001 Censuses of Canada

Compared to more established group members, all recent arrivals but Latin Americans have experienced a loss in access over time, relative to their predecessors. □ This is most readily evident for Arabs, but can also even be seen among Chinese and Whites, two of the high homeownership groups. From this table, we can see three things: 1) there is already a high level of differentiation across immigrant groups in their first few years; 2) most of the differences evident in the first few years appear to translate into longer-term differences (groups with the highest levels early on continued to have the highest levels over the longer term); 3) the wide differences between groups, which as shown in Table 2 explains a good part of the aggregate immigrant decline, can potentially be understood by focusing on the early years that an immigrant is in his/her new country.

Analytically, making the distinction between initial and more gradual differentiation is important, because it points researchers to different data sources. Longer-term differences in rates of attainment tend to lead researchers in many countries to the census which, despite its strengths, is rather limited in the information it contains. Locating declines within the first few years, however, allows for an exploration of some more fruitful data sources, like the Longitudinal Survey of Immigrants to Canada (LSIC) used here, or the Longitudinal Survey of Immigrants to Australia, the New Zealand Longitudinal Immigrant Survey, or the US New Immigrant Survey. Table 3 above locates the declines for most groups within the first few years, suggesting that the new suite of longitudinal surveys have great potential for understanding the factors behind one of the central components of residential satisfaction.

The Longitudinal Survey of Immigrants to Canada, used in the remainder of this paper, contains detailed information from a large sample of recent immigrants after six months, 2 years, and 4 years. This dataset, and others like it, remedies a longstanding data deficiency by providing highly detailed information on the critical early years that immigrants spend in Canada. Consequently, it is possible, largely for the first time, to identify in a multivariate longitudinal framework the reasons behind immigrant homeownership disparities shortly after arrival which, as we can see from census data above, is when a good deal of both the decline and differentiation occurs.

THE SOURCES OF DIFFERENTIATION AMONG RECENT IMMIGRANTS IN THE HOUSING MARKET

Immigrant homeownership research is fairly scarce in Canada (some recent exceptions include, Darden and Kamel (2000), Edmonston (2004), Haan (2005a), and Murdie (Murdie and Teixeira 2001; Murdie 2002), but there is a rich heritage of homeownership research in

the United States, and since US immigrant homeownership trends have been quite similar to Canada's in recent history (Haan 2007), US research can be drawn upon to complement Canadian studies by providing insights into some of the factors behind group differentiation in Canada. This research is discussed below, grouped into four broad categories.

1. Credit Constraints

In recent years, Canada has admitted a good number of non-white immigrants (Table 3). One of the consequences of this is that many newcomers may face credit constraints. These constraints could stem from discrimination (Henry 1989; Henry et al. 2000; Hulchanski 1993, 1994, 1997) which might be manifested by practices such as redlining, mortgage discrimination, or residential steering, which often occurs discretely, and are therefore difficult to measure without housing audits or other experiments (Galster 1990; Yinger 1986, 1998). Sadly, Canadian researchers have not yet conducted any of these exercises in recent history. That said, even without concrete proof, we might still expect that some respondents will detect discrimination at one or more phase of the purchase process themselves, and that it will hinder their ability to buy a home.

Second, since a high percentage of Canada's immigrants now hail from developing nations (Badets and Chui 1994), they may face difficulties beyond discrimination when trying to garner the necessary resources to buy a home. Often, lesser-developed parts of the world do not have a well-developed credit industry, so immigrants hailing from these regions may not have the requisite credit history to obtain a mortgage. Therefore, the differences in attainment profiles among recent arrivals could therefore stem from the inability of a growing proportion of recent arrivals to obtain the necessary funds for a home purchase,

suggesting that differences in reports of credit constraints could explain a portion of the between-group disparities.

One of the ways that certain immigrant groups might be able to avoid having to deal with domestic credit agencies is by bringing wealth with them from their previous country. If their savings are large enough, credit agencies and mortgage lenders can be avoided altogether; if they aren't, an applicant with a sizable down payment will still be more attractive to a mortgage lender than one without. In either regard, access to owner-occupied housing hinges on the credit constraints that newcomers will often face as they enter the Canadian housing market.

There are three characteristics extant in the Longitudinal Survey of Immigrants to Canada that may be relevant for understanding the effects of credit constraints on homeownership attainment. These are: perceived discrimination, entry wealth (jointly measured by whether savings were brought by a household from a previous country and, if so, the amount that they brought), and whether a household experienced problems obtaining credit for a mortgage. The expectations of these variables would be that the presence of discrimination and lower levels of wealth and savings will all negatively affect the probability of ownership. Descriptive statistics appear in Table 4 below.

Table 4: Self-Reported Credit Problems and Wealth Characteristics by Visible Minority Status, 2000/2001 Immigrants to Canada.

	Chinese	SAsian	Black	Filipino
% that Reports Discrimination	2.80%	1.80%	5.40%	0%
% that brought Savings	95.4%	75.2%	51.1%	82.2%
Median Savings at Entry	\$20,000	\$14,000	\$10,000	\$12,000
% that Report Credit Constraints are a Problem for Getting a Mortgage	9.4%	15.2%	14.1%	14.5%
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Percent Homeowner at Six Months	12.5%	14.8%	9.3%	17.4%
	Latin Am.	Arab	White	Other
% that Reports Discrimination	9.90%	7.60%	4.30%	2.80%
% that brought Savings	72.9%	70.6%	82.7%	88.4%
Median Savings at Entry	\$14,000	\$8,000	\$14,000	\$50,000
% that Report Credit Constraints are a Problem for Getting a Mortgage	27.6%	20.1%	16.4%	19.2%
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Percent Homeowner at Six Months	11.9%	3.8%	18.1%	18.2%

Source: Longitudinal Survey of Immigrants to Canada, Wave 1

Note: Median Savings at Entry and Income are only Reported for those with positive values

Looking at the credit constraint characteristics and the differences in percent homeowner in Table 4, we see some evidence for the impact of credit constraints. Ninety-five percent of Chinese arrivals seem to have brought at least some savings to Canada with them, with a median amount of around \$20,000 (note: only those with positive values are included in these calculations). This appeared to have provided them with an edge over other groups, like Blacks, where only about half brought savings, with a median amount of \$10,000. Compared to the 9.3% of Blacks that are homeowners after six months, 12.5% of Chinese own their dwellings. At the same time, however, notice that Filipinos, Whites, and South Asians all eclipse the Chinese, even though they have lower entry wealth and higher reports of discrimination. These latter figures suggest that the link behind credit constraints as measured above and homeownership are not straightforward, and that there are also likely to be other explanatory factors behind differentiation.

If credit constraints are indeed a problem for some members of the above groups, then changes in mortgage interest rates (not shown) will likely also form part of the explanation behind homeownership rates. As Painter and Redfearn (2002) have shown, although interest rates have no appreciable impact on homeownership rates, they do affect the timing of a homeownership decision. Consequently, changes in monthly mortgage rates,

which ranged between 5.2% and 8.5% during the study period (2001-2005) are expected to impact homeownership decisions, and will therefore be included as a control in the regression results presented later. Given that everyone in the study arrived at approximately the same time, these fluctuations will probably explain overall rates better than they will group differentiation.

2. Class of Entry

Given the ongoing degree of socio-political restructuring occurring in several parts of the world, Canada has been the recipient of a large number of ‘economic refugees’, or those that have fled their home countries for fear of what might happen to their economic resources if they stay. Even for those that did not enter as economic refugees (these people will often enter Canada as business immigrants), Canada’s immigration policies have shifted so that it is relatively easy for individuals with sought-after skills or resources to immediately gain access to Canada, and to appropriate employment.

Consequently, it might be said that Canada has in recent years been developing an immigrant ‘elite’ composed of business class and skilled workers. Compared to earlier immigrants, these arrivals come to Canada in a relatively privileged position, and need not necessarily follow the traditionally-conceived pathways to economic assimilation and integration. For some of these groups, like Chinese, Whites and Filipinos (Table 5), we might expect to immediately see higher homeownership levels because of their privileged mode of entry, their labor market skills, and their heightened access to Canadian labour market opportunities.

Table 5: Class of Entry by Visible Minority Status, 2000/2001 Immigrants to Canada.

	Chinese	SAsian	Black	Filipino
Family Class	8.1%	27.2%	23.3%	21.3%
Skilled Worker	84.7%	68.9%	49.9%	78.7%
Business Immigrant	7.2%	2.3%	supp.	supp.
Political Refugee	supp.	1.6%	26.8%	supp.
Percent Homeowner at Six Months	12.5%	14.8%	9.3%	17.4%
	Latin Am.	Arab	White	Other
Family Class	21.9%	13.5%	13.9%	11.5%
Skilled Worker	65.2%	61.2%	77.1%	75.7%
Business Immigrant	supp.	5.1%	3.4%	12.8%
Political Refugee	12.9%	20.2%	5.6%	supp.
Percent Homeowner at Six Months	11.9%	3.8%	18.1%	18.2%

Source: Longitudinal Survey of Immigrants to Canada, Wave I

Note: Cells labeled 'supp' are too small to report

At the other end of the spectrum are political refugees, like many Arab and Black arrivals, who have often been uprooted from their home countries by political turmoil, and might therefore not be able to settle into Canadian society as easily or quickly. We might expect to see longer delays into homeownership for these groups. Nestled between these two extremes are family class entrants, many of whom come to Canada to join other family members already in the country. Roughly one-third of South Asians and one-quarter of Blacks, Filipinos, and Latin Americans fall within this class. It is possible that their pioneering family members have already begun to secure employment and a home, and that they may place the LSIC respondent in a better position to live in owned accommodations than somebody without these pre-existing connections.

3. Credential Recognition and Employment Mismatch

The fourth potential factor behind racial homeownership disparities is the growing gap between an immigrant's credentials and his/her employment prospects (Alba and Nee 1997; Picot and Sweetman 2005). Although usually regarded as a problem facing all immigrants, transferability issues are actually *not* universal; some immigrants have far fewer problems than others getting their credentials recognized (Table 6 and Worswick (2004)). As this relates to homeownership, the implication is that immigrants who are either unemployed or

underemployed could be waiting to buy a home until their credentials are adequately recognized by Canadian employers.

Table 6: Credential Recognition and Underemployment Problems by Skin Color, 2000/2001 Immigrants to Canada.

	Chinese	SAsian	Black	Filipino
% Trained in Other Country	95.1%	96.6%	89.8%	99.0%
% that Report Cred. Rec. Problems	2.8%	7.3%	6.8%	13.3%
Percent Homeowner at Six Months	12.5%	14.8%	9.3%	17.4%
	Latin Am.	Arab	White	Other
% Trained in Other Country	95.5%	94.3%	76.3%	94.2%
% that Report Cred. Rec. Problems	supp.	3.0%	6.2%	6.7%
Percent Homeowner at Six Months	11.9%	3.8%	18.1%	18.2%

Source: Longitudinal Survey of Immigrants to Canada, Wave 1

Of the groups used in this study, Chinese appear to be the least likely to report credential recognition problems, even though they have one of the highest rates of training in a non-European and non-English speaking country. Blacks, Filipinos, South Asians and Whites are all much more likely to report recognition problems. Given that problems with credential recognition tend to vary by source region (Sweetman 2004), and that homeownership and labor market success are typically linked together (Miron 1988), there may also be some explanatory potential here.⁵

4. City of Residence

As in other countries, immigrant groups in Canada tend to cluster in different parts of the country (Hou 2005), so it is possible that some of the differences shown above stem from location choice. People that live in Toronto or Vancouver will have to pay much more for a house than those that settled in Edmonton or Winnipeg, for example, suggesting that differences in homeownership rates might partially stem from differences in affordability.

Cost and availability are not the only city factors that affect homeownership. In some Canadian cities, like Montréal, the ‘city of renters’, attitudes towards homeownership have

⁵ Although credential recognition is probably an ongoing negotiation, it was only asked at time 1 in the LSIC, and therefore be treated as fixed in this study.

historically differed from those in English Canada (Choko 1987), which may be reflected in a decrease in social pressure to buy.

Table 7: Census Metropolitan Area of Residence by Visible Minority Group, 2000/2001 Immigrants to Canada.

	Chinese	SAsian	Black	Filipino
Montreal	12.9%	1.9%	26.2%	0.0%
Toronto	44.4%	70.0%	29.0%	47.8%
Vancouver	22.4%	8.4%	supp.	20.6%
Other Canada	20.3%	19.7%	supp	31.6%
Percent Homeowner at Six Months	12.5%	14.8%	9.3%	17.4%
	Latin Am.	Arab	White	Other
Montreal	24.3%	44.3%	21.3%	7.1%
Toronto	32.6%	25.6%	32.9%	40.2%
Vancouver	9.8%	7.4%	8.9%	26.4%
Other Canada	33.3%	22.7%	36.9%	26.3%
Percent Homeowner at Six Months	11.9%	3.8%	18.1%	18.2%

Source: Longitudinal Survey of Immigrants to Canada, Waves 1-3

Note: Cells marked 'supp' are suppressed due to Statistics Canada's confidentiality concerns

Additional evidence of clustering can be seen in Table 7 above. Toronto appears to be popular for many groups (Chinese, South Asian, Filipinos, Southeast Asians and West Asians), whereas Montreal attracts a disproportionate number of Arabs and Blacks (this is likely to be language-related), and Vancouver is home to a large proportion of Canada's Chinese and Filipino population. Given the differences in housing prices and availability across Canada, homeownership rates are likely to vary across cities.

THE EXPECTATIONS

The literature and descriptive results point to a series of research expectations about the reasons behind differences in homeownership levels across racial groups:

- 1) Some groups are much more likely to experience difficulty gaining access to the necessary resources to buy a home, as operationalized by discrimination, presence of entry wealth, and reports of credit constraints. Overall, this especially seems to ring especially true for Arabs, Blacks and Latin Americans, although to a lesser extent it may explain some of the disparities between whites and other groups.
- 2) Immigrants that are more than whites likely to be from the business, skilled worker, or family class should have greater access to homeownership than groups with more political refugees (particularly Arabs, Blacks and Latin Americans).

- 3) Under- and unemployment might be delaying purchases for some groups, pointing to the salience of credential recognition. Here, those educated outside of Australia, Canada, France, New Zealand, the United States, or the United Kingdom. This is more likely to be true for all non-white groups. Regarding recognition problems, for most groups, differences with whites are slight, but Filipinos are slightly more likely than whites and Chinese slightly less likely, to experience problems with credential recognition.
- 4) City choice within Canada might differentiate groups in terms of accessibility, with groups that cluster in Montreal being less likely to be homeowners. This is expected to explain some of the differences between Arabs, Blacks, Latin Americans and reference group Whites, whereas it should suppress a bigger gap for the remaining groups, all of whom are less likely to reside in Montreal.

The data and methodology that will be used to assess these expectations are described more fully below.

METHODOLOGY

Sample

The LSIC sample contains about 20,000 people at wave 1 aged 15 and over who were randomly selected from the approximately 165,000 immigrants who settled in Canada between October 2000 and September 2001. To be included in the survey, respondents had to have landed from abroad and to have applied for admission to Canada through a Canadian Mission Abroad (Statistics Canada 2003). This study further reduces the sample to contain only one person from each household who is not in school and not living with his/her parents, where respondents were age 25-65 at time 1. These additional restrictions are included to ensure that all the respondents are in a theoretically similar position for homeownership at the outset.

A key feature of the LSIC is that it gathers information in an event history format, so dates are collected for the beginning and ending of important life events such as income,

labor force activity, month of house purchase, marital and cohabitation history, etc. In addition to these time-varying variables are a whole series of tombstone socio-demographic and life course history variables (class of entry, entry wealth, etc.). Finally, mortgage interest rates, taken from the Bank of Canada (www.bankofcanada.com) were also attached to each record to model the effect on homeownership propensities.

Variables

Since this paper seeks to explain homeownership differences between groups, it is the vector of race/ethnicity indicators which are of primary analytical interest. These coefficients are expected to diminish in terms of strength and significance across increasingly inclusive statistical models. Changes in the race/ethnicity coefficients will be closely monitored after adding the following four clusters of explanatory variables.

Table 8: Variable Coding Information

Time	Coding Details	Focal Explanatory Clusters	Coding Details
Time (in logged months)	C TV	1. Credit Constraints	
Socio-Demographic Characteristics		Reports Discrimination	D TV
Age	C TV	No Credit	D TV
Married	D TV	Interest Rate	C TV
# of Children	C TV	Bring Savings	D F
Multiple Family	D TV	Entry Wealth (logged)	C F
Human Capital Characteristics		2. Class of Entry	
Less than High School	RC TV	Economic Class	RC F
High School	D TV	Family Class	D F
Post-Secondary	D TV	Skilled Worker	D F
University	D TV	Refugee	D F
Labour Market Characteristics		3. Credential Recognition	
# of Jobs	C TV	Credential Problems	D TV
Work -FT or PT	D TV	Train in non-West Country	D TV
Employed	D TV	4. City Indicators	
Income (logged)	C TV	Toronto	D TV
Can Speak English	D TV	Montreal	D TV
Can Speak French	D TV	Vancouver	D TV
Doesn't Speak English or French	RC TV	Lives Elsewhere in Canada	RC TV
Race/Ethnicity Indicators			
Arab	D F		
Black	D F		
Chinese	D F		
Filipino	D F		
Latin Am.	D F		
South Asian	D F		
White	D F		
Other Immigrants	RC F		

Note: 'C' denotes a continuous variables, whereas 'D' = dichotomous, RC' = Reference Category, TV=Time-varying, and 'F'=Fixed

Analytical Technique

The data format, temporal component, and level of detail on the LSIC make it a prime candidate for discrete-time event history analysis techniques. Essentially, the method focuses on estimating the probability of occurrence of an event at a given point in time, with the ability to incorporate a temporal component, and allow for an assessment of not only fixed but also time-varying factors that contribute to a home purchase. Few studies have been able to do this, largely because they tend to rely on cross-sectional data.

As required by Statistics Canada, standard errors are estimated with bootstrap sampling techniques. Bootstrapping entails a re-estimation of regressions using a matrix of weight variables and subsample of observations, with the main results being the average of

these models. The result is a vector of standard errors that are adjusted for the complex survey design of the LSIC. For this study, 750 bootstrap weights were used.

MULTIVARIATE RESULTS

Table 9 below lists the results for all models. In model one, only a vector of ethnicity-race coefficients are used as predictors, with only time (logged) included as a control variable. This model can be considered a ‘baseline model’, because it shows the differences in homeownership rates between groups with minimal controls. Following that, models two and three adjust for differences between groups due to socio-economic and household composition characteristics. Starting with model four, variables are introduced by theoretically-related ‘clusters’ as outlined above (and shown in Table 8). Models 1-3 will be discussed collectively below, followed by each of the four clusters under a separate heading.

Table 9: Odds Ratios of the Correlates of Homeownership amongst a Cohort of Immigrants Canada, results from the Longitudinal Survey of Immigrants to Canada

	1	2	3	4	5	6	7
Time (logged)	0.65 ***	0.64 ***	0.59 ***	0.44 ***	0.45 ***	0.46 ***	0.47 ***
Race/Ethnicity							
Arab	0.41 ***	0.38 ***	0.49 ***	0.53 ***	0.57 ***	0.60 ***	0.66 ***
Black	0.58 ***	0.55 ***	0.65 ***	0.70 **	0.79	0.83	0.88
Chinese	0.74 ***	0.75 ***	0.79 ***	0.66 ***	0.65 ***	0.70 ***	0.73 ***
Filipino	1.22 *	0.99	0.85	1.00	0.90	1.00	1.01
Latin American	0.90	0.89	0.97	1.04	1.02	1.10	1.12
South Asian	1.10	0.93	0.88 *	0.93	0.83 **	0.90	0.91
Whites	Ref.	Ref.	Ref.	Ref.	Ref.	Ref.	Ref.
Other	1.27 **	1.13	1.19	0.94	0.86	0.94	0.93
Socio-Demographic and Immigration Characteristics							
Age		1.02 ***	1.02 ***	1.01 ***	1.01 *	1.01	1.01
Married		2.23 ***	2.01 ***	1.90 ***	1.71 ***	1.76 ***	1.78 ***
# of Children		1.09 ***	1.10 ***	1.07 ***	1.14 ***	1.14 ***	1.13 ***
Multiple Family		2.19 ***	2.08 ***	2.16 ***	2.05 ***	2.09 ***	2.10 ***
Less than High School		Ref.	Ref.	Ref.	Ref.	Ref.	Ref.
High School		1.04	1.04	0.97	1.01	1.01	1.00
Post-Secondary		1.24 *	1.26 *	1.08	1.19	1.17	1.11
University		1.01	1.03	0.89	1.04	1.03	1.00
Labour Market Characteristics							
# of Jobs			0.92 *	0.95	0.96	0.96	0.95
Work -FT or PT			1.31 ***	1.26 ***	1.27 ***	1.26 ***	1.27 ***
Employed			1.28 ***	1.25 ***	1.25 **	1.23 **	1.20 **
Income (logged)			1.17 ***	1.18 ***	1.17 ***	1.16 ***	1.15 ***
Speaks neither English nor French			Ref.	Ref.	Ref.	Ref.	Ref.
Speaks English			0.95	0.90 *	0.92	0.94	0.90 *
Speaks French			0.53 ***	0.62 ***	0.59 ***	0.59 *	0.81
1. Credit Constraints							
Perceives Housing Discrimination				0.43 ***	0.42 **	0.42 **	0.47 *
No Credit				0.34 ***	0.38 ***	0.37 ***	0.38 ***
Interest Rate				0.56 ***	0.56 ***	0.56 ***	0.56 ***
Bring Savings				0.04 ***	0.05 ***	0.06 ***	0.07 ***
Entry Wealth (logged)				1.43 ***	1.40 ***	1.39 ***	1.36 ***
2. Class of Entry							
Business Class				Ref.	Ref.	Ref.	
Family Class				1.07	1.07	1.00	
Skilled Worker				0.22 ***	0.23 ***	0.18 ***	
Political Refugee				0.55 ***	0.56 ***	0.53 ***	
3. Credential Recognition							
Credential Problems						0.90	0.86
Train in non-West Country						0.63 ***	0.61 ***
4. City Indicators							
Lives outside of Toronto, Montreal or Vancouver							Ref.
Toronto							0.66 ***
Montreal							0.33 ***
Vancouver							0.63 ***
L.L.	-13774	-13571	-13433	-13142	-13026	-13003	-12897
AIC	0.1546	0.1523	0.1508	0.1479	0.1467	0.1464	0.1453

For all models, the incremental increase in model fit was found to be statistically significant with a likelihood ratio test and with differences in Akaike's Information Criterion (AIC) (Akaike 1973; Burnham and Anderson 2004), indicating that each model significantly increases the ability to correctly predict the tenure status of any given household. What is

important for this paper, however, is not how well these characteristics predict homeownership overall, but rather how well they explain the differences *across* racial groups. It is with this focus in mind that the results are presented below.

Notice first the wide differences in propensities across racial groups. Compared to whites, virtually all groups experience lower homeownership propensities, many of which are significantly different from the reference group, with Arabs having the lowest rates. Arabs and Blacks are 41% and 58% as likely as whites to be homeowners in Model 1, respectively, followed by Chinese, at 74% as likely.⁶ Controlling only for time in Canada, only South Asians and Latin Americans do not differ significantly from their reference group.

Controlling for socio-economic and immigration characteristics (Model 2) removes a few of these initial differences. Now, only Arabs/West Asians, Blacks and the Chinese are statistically distinguishable from the reference group. Little change occurs when labor market characteristics are controlled for in Model 3, except that all three significantly different groups inch closer to reference group whites.

For this study, these factors have been labeled extraneous, largely because they have repeatedly been found in other studies to explain homeownership rates, but typically not differences between groups. The results for the four explanatory clusters that *are* being hailed as novel for explaining between-group differences are discussed below.

Explanatory Cluster #1: Differences in the ability to access credit can explain between-group disparities.

Earlier in the paper it was argued that racial groups might have different access to the resources necessary to purchase a home. These differences could stem from discrimination,

⁶ That Chinese levels are below whites after controlling only for time reflects the fairly high rate of purchase that exists immediately at arrival for this group.

entry wealth, or other unspecified forms of credit constraints. Finally, mortgage interest rates are also expected to impact the decision and ability to buy, although probably not to explain between-group differences.

All of these characteristics are found to be statistically significant in model 4. For those that perceive discrimination, homeownership propensities are cut by more than half. Reported difficulties accessing credit in Canada reduce the odds of homeownership by 66%, a one percentage point increase in interest rates reduce the odds of homeownership by 44%, and arriving in Canada without savings reduces the odds of homeownership at arrival by 96% (remember that all coefficients, including time in Canada in months, should be interpreted as the value when all other coefficients are set to zero). Increasing entry wealth also increases the odds of homeownership significantly, with a large increase in the odds for every additional \$10,000 in logged savings brought from the previous country.

After controlling for these characteristics, we see several minor changes in the gaps between groups. All groups but Chinese have a narrower gap with the reference group than in earlier models. For the Chinese, credit differences mask an even greater potential disparity. In all, however, it seems that although perceptions of discrimination, entry-level resources, interest rates, and access to credit seem to matter, they explain surprisingly little of the gap between groups. This lends only weak support for the first expectation noted above.

Explanatory Cluster #2: Immigrants from different classes could be in a different position for homeownership in their early years

The second potential explanation for racial differences is that because immigrants enter Canada under different designations, certain groups may be concentrated in disadvantaged categories. Political refugees, for example, must often flee their home country with few resources, and perhaps without the ability to choose their destination or plan what to do once

they get there. Those admitted under the family class, on the other hand, often come to Canada to meet relatives that already living here. Compared to refugees, these arrivals would be quite likely to have planned out their trip, and would likely have family members already somewhat accustomed to life in Canada. The economic class has moved to Canada to conduct business and is therefore likely to have significant resources at their disposal.

Only some entry classes appear to differ significantly in terms of homeownership. Refugees, and, curiously, skilled workers, are both much less likely to be homeowners than are members of the business-class. The result for skilled workers is somewhat noteworthy since these immigrants are presumably hand-picked for success in Canada, yet they seem to fare considerably worse in terms of homeownership.

Furthermore, class of entry appears to have little effect on between-group differences. The only noticeable change is for Blacks and South Asians, with the former now being indistinguishable from the reference group, and the latter is now once again significantly different from Whites. Other than these two groups, however, class of entry does not seem to elicit a strong effect on between-group differences, lending fairly weak support for the second research expectation.

Explanatory Cluster #3: credential recognition problems might be delaying purchases for some groups.

One of the more active debates in immigration research circles in Canada is how credential recognition impacts immigrant wellbeing. Presumably, immigrants that are having difficulty with credential recognition will either not be able to attain a mortgage, or they will wait until are appropriately employed. In either case, their access to homeownership should suffer.

Given the richness of the LSIC data, it is possible in Model 6 to determine whether this was a factor behind homeownership rates, by looking at credential recognition and

region of training. Although the coefficient for credential recognition is not statistically significant, respondents who trained outside of Australia, North America, Europe and New Zealand are significantly less likely to be homeowners.

The differences that remain between racial groups in Model 5 are further eroded in Model 6. South Asians now once again join the ranks of those who no longer differ significantly from whites, leaving only Arabs and Chinese with homeownership differences that cannot be explained with variables in the model.

Explanatory Cluster #4: Geographic sorting within Canada might differentiate groups in terms of accessibility.

The final potential explanatory cluster in this study, census metropolitan area (CMA) of residence, assesses whether the differences in housing markets between cities might be an explanatory factor behind homeownership differences between groups. Since each CMA has its own housing market peculiarities (attitudes toward ownership and tenancy, housing age, quality, availability, etc.), if a particular group chooses to cluster in a city, they are likely to be sensitive to the characteristics of the housing market of that city. Given these differences, the locational clustering of certain groups could affect their access to homeownership.

This prospect is tested in model 7. Before looking at the effect on between-group differences, the first thing to notice is the huge differences that exist between Canada's top three cities and its other destinations. This is particularly true for Montréal, where immigrants are 1/3 as likely to be homeowners as they would in other Canadian destinations.

As with the other explanatory clusters, although distribution across CMAs is an important factor overall, it does not explain between-group homeownership differences. This research expectation is also at best weakly supported. After controlling for city choice, two of the eight racial groups in this study remain significantly different from whites.

CONCLUSION: THE PERSISTENCE OF RACIAL HOMEOWNERSHIP DISPARITIES

Over the past 40 years, the source countries of immigrants to Canada and other traditional immigrant recipient countries has shifted radically, to the point where a debate has emerged over whether well-established notions of immigrant adaptation continue to bear relevance today. Under the classical assimilation framework, barring structural impediments, immigrants were expected over time to converge upon the native-born on a host of outcomes, including homeownership. Within this framework, homeownership propensities might be expected to be low for immigrants at time of arrival, but they should more or less monotonically increase until there is little if any difference with the native-born.

Researchers have long realized that this notion is somewhat simplified, but that it served as a good benchmark for making comparisons. Increasingly, however, even the utility here is being questioned, and in some instances, replaced with “stratification models” which are predicated on the assumption of immigrant differentiation. Many of these explanations have not been empirically tested, however, leaving a gap between theory and reality.

By attempting to bridge this gap, this paper makes two notable contributions. The first is that it has been able to explicitly model several characteristics that have often only been tangentially or indirectly included in other studies, such as perceptions of discrimination, problems accessing credit, mortgage interest rates, entry wealth, class of entry, and credential recognition problems. As the multivariate results show, nearly all of these factors are strong and significant predictors of homeownership, and future studies would do well to include these predictors whenever possible.

Second, it has been shown that a large part of between-group differences in the homeownership rates of recent immigrants can be explained by these new factors. After

controlling for these characteristics, the gap in access between white immigrants and Arabs/West Asians, Blacks, Filipinos, and other immigrants shrinks substantially, often dissolving previously significant differences. This finding is quite provocative, and likely extends well beyond the Canadian context, since many of these groups are among those most frequently mentioned to have differential access to homeownership by US scholars. For at least one cohort of immigrants to Canada, some of the reasons behind this differentiation were identified in this paper.

The conclusion for policy, at least for some of the groups, is fairly straightforward. Positive steps need to be taken to facilitate the ability racial groups to secure the necessary credit for a home purchase, which would thereby help level the playing field with whites. Some programs are beginning to be discussed in Canada, while several such policies already exist in the United States (such as the *Minority Homeownership Plan* and the *Minority- and Women-Owned Lenders Initiative*), providing Canadian policymakers with several potential examples.

Despite the many factors included in this study, the homeownership levels of two racial groups remained statistically distinguishable from white immigrants. Their experiences need to be better understood, pointing to the need for additional research to understand the housing dynamics of these groups in their critical first few years. Some issues worthy of consideration for explaining racial differences among immigrants might be lending beliefs/practices, differences in mortgage application rates, the ability to find desirable housing within a preconceived price range, and the differences in mortgage acceptance rates through audit studies. Some of these factors might help further explain the sources of early

immigrant differentiation in Canada, while also providing insights into other housing markets.

Endnotes

1. Two phrases are treated synonymously in this paper for the purposes of style and brevity. 'City' is used interchangeably with 'census metropolitan area', and 'race' and 'skin colour' are used at times in place of visible minority.
2. Due to confidentiality concerns, Statistics Canada forbids the publication of numbers that could potentially reveal the identity of a survey participant. In all cases, none of the suppressed groups had rates that were above 3%.
3. As one reader pointed out, the inability to complete these steps does not necessarily point to differential treatment. It may, instead point to genuine difficulties communicating with those involved in a house purchase. Still, several US studies typically consider fluency to be an indicator of discrimination, so this study treats it similarly, even though it may not be the case.
4. Admittedly, the ability to speak French is only useful in certain parts of Canada, as is English fluency. By and large, however, immigrants that speak French first settle in Francophone areas, much like those with English fluency do the same for Anglophone parts of Canada.
5. Skaburskis actually found only small city effects on homeownership, although his focus was on the entire Canadian population, not recent immigrants, which for several reasons might not be expected to reflect the national trend.
6. This could be one example of Canadian exceptionalism. Several US studies (such as Yinger 1986, 1998) and shown quite persuasively that discrimination is a significant factor in the United States, although this research typically deals with African-Americans, a non-immigrant population.

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