Preliminary draft

Immigrants and the housing markets in mid-size metropolitan areas

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Immigrants have been moving in increasing numbers to mid-size metropolitan areas over the past two decades. This has changed the demographic makeup of these metropolitan areas and thereby the participants in the housing markets. Previous research has been national in scope (Coulson 1999; Borjas 2002; Krivo 1995) or has focused on large metropolitan areas (Painter, Gabriel, and Myers 2001), and only recently has research focused on a broader cross section of metropolitan areas (Painter and Yu 2008). In order to assess the success of immigrants in mid-sized metropolitan areas, as measured by homeownership and the number of persons per rooms (sometimes referred to as crowding), this study examines a sample of 60 metropolitan areas that have seen a large growth in the immigrant share of the total population. Using data from the 2000 decennial census and the 2005 ACS microdata, we find that recent immigrants are less successful in achieving homeownership, but not more likely to like in overcrowded conditions. In contrast to the work on large metropolitan areas, Asian immigrants to these mid-size metropolitan areas are less likely to be a homeownership than Latino immigrants. Immigrants are universally more successful in housing markets that have larger numbers of immigrants, suggesting that networks may matter. In addition, immigrants are least likely to become homeowners in the low growth areas. Finally, even though households living in the rustbelt are more likely to be homeowners, immigrants are more likely to be homeowners in the Sunbelt and less likely to live in overcrowded conditions in the Sunbelt.

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1. Introduction

It has long been recognized that immigration has profound impacts on the housing and labor markets of "gateway" metropolitan areas in the U.S. (e.g., Borjas 1999; James, Romine, and Zwanzig 1998).[1] While immigrants continue to come to these metropolitan areas in large numbers, many immigrants are leaving established gateways as well as migrating directly to new areas. Painter and Yu (2008) document the increase in the population of immigrants in emerging gateways, and in particular, the large increase in the percentage share of new immigrants in these metropolitan areas.[2] However, these trends in the immigrant population are not simply confined to large metropolitan areas (Waters and Jimenez 2005; Singer 2004).

The labor literature (e.g., Borjas 2001; Card 2001; Kritz and Gurak 2001) has documented the effects of immigration on metropolitan areas that receive large numbers of immigrants. Not until recently has the housing literature (e.g., Yu and Myers 2007; Coulson 1999; Painter, Gabriel, and Myers 2001) begun to investigate the different factors that lead various immigrant groups to achieve homeownership. However, these analyses have either been national in scope or have focused on the gateway metropolitan areas in which most immigrants live. Painter and Zhou (2008) was the first to focus on a wider cross section of large metropolitan areas, and their work suggests that while there is a transition period for new migrants in adapting to the housing markets, immigrants

[1] These established gateway metropolitan areas are usually defined as the New York CMSA, Chicago CMSA, Miami CMSA, Los Angeles CMSA, San Francisco CMSA, and San Diego MSA because they have the largest numbers of settled immigrants and continue to receive the largest numbers of new immigrants.

[2] Emerging gateways include Atlanta MSA, Boston-Worcester-Lawrence CMSA, Dallas-Fort Worth CMSA, Denver-Boulder-Greeley CMSA, Houston-Galveston-Brazoria CMSA, Las Vegas MSA, Orlando MSA, Philadelphia-Wilmington-Atlantic City CMSA, Phoenix-Mesa MSA, Sacramento-Yolo CMSA, Seattle-Tacoma-Bremerton CMSA, Tampa-St. Petersburg-Clearwater MSA, Washington-Baltimore CMSA, and West Palm Beach-Boca Raton MSA (Frey 2002; Singer 2004).

who have lived in these areas for over 10 years do as well as similar native born households in these areas.

As Table 1 demonstrates, the increase in the immigrant population is a national phenomenon (Appendix 1 provides more details on the 60 mid size metropolitan areas). While the percentage of the population that is comprised of immigrants in gateway metropolitan areas remains above 25%, the immigrant percentage in emerging gateways climbed from 12.8% in 2000 to 15.6% in 2005. Within a cross section of 60 midsize metropolitan areas, the percentage increased from 7.4% to 9%. However, the overall average changes in the mid size metropolitan areas obscure large variations across the metropolitan areas. For example, Salem, OR, experienced an increase in the share of the immigrant population of over 3 percentage points from 2000-2005, and over 9 percentage points since 1990. Fort Myers, FL, saw 94 percent increase in immigrant population or an increase in the share of the immigrant population of over 5 percentage points from 2000-2005, and almost 9 percentage points since 1990. Among the 60 midsize metropolitan areas, 5 metros experienced increases in the immigrant share of the population over 3 percentage points since 2000, and 17 of them experienced increases in the immigrant share of the population over 5 percentage points since 1990. Because most of these metropolitan areas began with immigrant population shares under 5 percentage points, these changes are substantial. Of further importance is the fact that, as is the case in the emerging gateways, close to have of the immigrant population in these metropolitan areas have arrived in the United States less than 10 years ago (Table 1).

[Table 1 about here]

The changing composition of population across mid size metropolitan areas has implications on the labor markets, housing markets, and the provision of public services. This analysis focuses on the impacts on the housing market because past research on immigrants and housing (Painter, Gabriel, and Myers 2001; Painter and Yu 2008) has focused primarily on the large metropolitan areas. In order to fill this void in the literature, this study will examine the impact of immigrant status on the likelihood that someone is a homeowner and upon the likelihood that an immigrant household lives in overcrowded housing conditions.

We focus on these two aspects of the housing market for the following reasons. First, the attainment of homeownership is considered not only symbolic of the American dream, but also as an important milestone in immigrants' residential assimilation (Alba and Logan 1992; Rohe, Van Zandt, and McCarthy 2002). Beyond its role as indicator of residential assimilation, this study focuses on homeownership because research shows that owning one's home generates positive externalities and has long-lasting effects on the well-being of residents, their children, and their neighbors (e.g., Rohe and Stewart 1996; Green and White 1997; Haurin, Parcel, and Haurin 2002). Second, we use a measure of overcrowding, which is a key criterion in allocating federal housing subsidies (Fisher 1959; Fisher 1976; Grigsby and Rosenburg 1975; Baer 1990). Crowded housing is perceived to lower the quality of life and have deleterious effects on the surrounding communities. In contrast to the economic determinants of homeownership attainment, social factors instead of economic factors have been found to be important determinants of overcrowding (Myers, Baer, and Choi 1996; Choi 1993; Evans, Lepore, and Allen 2000; Angel and Tienda 1982). If immigrants are more likely to live in overcrowded

conditions, this suggests that there is less residential assimilation.[3] Focusing on both of these outcomes provides a more nuanced view of the success of immigrants in these housing markets.

This study also tests a number of hypotheses concerning the factors that influence the homeownership rates and the living conditions of immigrants in the midsize metropolitan areas. Using data from the 2000 decennial census and the 2005 American Community Survey, we assess the differential success of immigrants across 6 categorizations of metropolitan areas. Each metropolitan area is characterized as either a high growth, medium growth or low/no growth in the immigrant population. In addition, each area is characterized as having either a relatively high initial immigrant population or a relatively low immigrant population. Presumably, the dynamics of the housing markets and the social networks of immigrants (Krivo 1995; Alba and Logan 1992) that are existing in the metropolitan area may be important predictors of homeownership rates and living conditions. In addition, we are able to test for the importance of English proficiency, immigrant place of origin, current region of residence, and previous location of residence.

The results suggest that recent immigrants are less successful in achieving homeownership, but not more likely to like in overcrowded conditions. In contrast to the work on large metropolitan areas, Asian immigrants to these mid-size metropolitan areas are less likely to be a homeownership than Latino immigrants. Immigrants are universally more successful in housing markets that have larger numbers of immigrants, suggesting that networks may matter. In addition, immigrants are least likely to become

[3] We follow previous studies (e,g, Myers, Baer, and Choi 1996; Myers and Lee 1996) and define households that have more than one person per room as overcrowded.

homeowners in the low growth areas. Finally, even though households living in the rustbelt are more likely to be homeowners, immigrants are more likely to be homeowners in the Sunbelt and less likely to live in overcrowded conditions in the Sunbelt.

Background

Rapid increase in immigrant population in mid-size metropolitan areas

(Shifting focus to mid-size metropolitan areas) (Waters and Jimenez 2005)

Short term gaps or persistent housing deficits

Most researchers agree that immigrants have worse housing outcomes than native-born, non-Hispanic white residents (whites), while they disagree on how long the housing gaps will last and the extent to which the gaps can be explained by the unique characteristics of immigrants.

Krivo (1995) and Coulson (1999) discover that household attributes and metropolitan characteristics are responsible for the low homeownership rates of immigrants. However, immigrants still have significant housing gaps after accounting for other relevant factors. Borjas (2002) reveals that immigrants had a widening homeownership gap from 1980 to 2000, which is largely due to their residential location choice and changes in national origins over the past two decades. Immigrants from Latin American tend to have the largest homeownership gaps that can not be explained by other confounding factors.

On the other hand, Alba and Logan (1992) use homeownership as an indicator of residential assimilation. Their findings support the assimilation perspective, since racial/ethnic differences in homeownership are substantially attenuated once other confounding factors are controlled for. English proficiency, as a measure of acculturation,

is a potent determinant of homeowning. Myers and Lee (1998; 1996) track both aging and assimilation in estimating the housing trajectories of immigrants. Both Asian and Latino immigrants have experienced a steady progress in their housing outcomes, even though Latino immigrants were relatively slow to reduce overcrowding.

Recent studies have shown that the literature has failed to account for the fact that new immigrants are more mobile and tend to cluster in immigrant gateways (Painter, Gabriel, and Myers 2001; Painter, Yang, and Yu 2003). After controlling for this sample selection bias, most immigrants catch up rapidly in immigrant gateways and would have homeownership probabilities similar to native-born white residents in a decade or two after their arrival in the U.S. The literature, however, has not looked into immigrants in mid–size metropolitan areas where there are large increase in immigrant population in the past decade.

Another debate is on the *theory of assimilation*. Alba and Nee (1997; 2003) have defended the multidimensional conception of assimilation, such as proposed by Gordon (1964), and highlighted assimilation as a dynamic process, rather than an end state achievement or a straight-line progress. Overall, they reconceptualize assimilation as a process by which ethnic differences attenuate and eventually disappear. Despite some weaknesses, the theory of assimilation seems to still be the main theoretical framework under which sociological research is conducted on racial/ethnic inequality and immigrants' incorporation into the host society.

The counter argument is *stratification* or *segmentation* which refers to the persistency of the differences across ethnic groups and between immigrant and native-born residents. Empirical findings unusually highlight the challenges that face ethnic

minorities and immigrants in their incorporation into the U.S. society (South, Crowder, and Chavez 2005; Zhou 1997). The concept of stratification and segmentation is also used to depict the diverse possible outcomes of the adaptation process (Portes and Zhou 1993).

Data

This analysis relies on data from the 5 percent Public Use Microdata Sample (PUMS) file of the 2000 decennial census and the 2005 file of the American Community Survey (ACS) downloaded from *Integrated Public Use Microdata Series* (Ruggles et al. 2003). The 1990 5 percent PUMS data will also be used to cross-tabulate trends of migration and to provide comparisons. The geographic focus of this analysis is on the mid-size metropolitan areas. To select a sample of 60 mid-size metropolitan areas among the largest 200 metropolitan areas, we first eliminated the large gateway metropolitan areas and the emerging gateways (Painter and Zhou, 2008). Then we selected the sample based on geographic diversity and diversity in the size of the immigrant population in these metropolitan areas.

Next, we classified the 60 metropolitan areas based on the growth in the immigrant share from 2000-2005. We placed 20 metropolitan areas in three categories each: High growth, Medium growth, and Low growth. Then the areas are classified as having a high level of immigrants if the percent of the population that was immigrant was over 8 percent in 2005. While these classifications are a bit arbitrary, and changes in the classifications will be tested during sensitivity analysis, they provide a sense for how the size of the immigrant population and the growth in it may matter for the housing market.

Further, we also include geographic identifiers for residence in a metropolitan area in the Rustbelt or in the Sunbelt.[4]

As Table 2 and Appendix 1 demonstrate, there are important systematic differences across these classification types. Focusing on the 2005 data, the low (immigrant population) growth metropolitan areas, whether they have a very high percentage of immigrants (24%) or a low percentage (3.7%) have a much smaller percentage (33-37%) of new immigrants (defined as having resided in the United States less than 10 years) in the immigrant population than do the medium and high growth areas. These later areas have at least 43% of the immigrants that have recently arrived, with the highest percentage (59%) in the high growth, but low immigrant concentration areas. Presumably, these systematic differences could portend differences in the success of immigrants in the housing market. There are also differences in the immigrant population across the Rustbelt and the Sunbelt (Table 3). The Rustbelt metropolitan areas have the smallest proportion of immigrants, but the highest proportion (49%) of recent immigrants in the immigrant population.

[Tables 2 and 3 about here]

Across the measures of homeownership and overcrowding (Table 4), there are systematic differences across the 6 classifications of metropolitan areas. Across all metropolitan areas, immigrants have lower homeownership and higher overcrowding rates than does the whole population. Differences in the homeownership rates between immigrants and the population are most pronounced in high immigrant growth areas with relatively low immigrant populations, and they are least pronounced in low immigrant

[4] The Rustbelt metropolitan areas are located in the states of Michigan, New York, Illinois, Indiana, Ohio, Pennsylvania. The Sunbelt metropolitan areas are located in the states of Nevada, Arizona, New Mexico, Texas, Alabama, Louisiana, Georgia, Alabama, Florida, South Carolina, Mississippi.

growth areas with relatively high immigrant populations. A significant portion of this difference is due to a composition effect, as the latter metropolitan areas have a significantly higher percentage of recently arrived immigrants. At the same time, recent immigrants have the highest homeownership rates in the metropolitan areas with the largest proportion of immigrants in the population, suggesting that networks may play a role in homeownership attainment (Krivo 1995; Alba and Logan 1992). Overcrowding is also highest in the metropolitan areas with the highest proportion of immigrants, suggesting that there may be interesting interactions between crowding and homeownership. The differences across metropolitan areas in overcrowding rates are the largest when comparing the low growth areas with high immigrant concentrations (19%) and low immigrant concentrations (4.6%).

The sample in this analysis includes household heads in the 60 metropolitan areas in both the 2000 Census and the 2005 ACS. The households either own or rent their current residence, and we have excluded persons who reside in group quarters. The samples are limited to those householders that are aged between 18 and 64. In addition, the sample is classified into three race/ethnic groups, which are non-Hispanic white, non-Hispanic black, non-Hispanic Asians and Pacific Islanders (Asians), and Latinos (Hispanics). Because this analysis is focused on the experiences of immigrant groups, we choose to exclude both Caucasian and African immigrants due to small sample sizes. Multiracial residents and those who do not belong to the aforementioned groups are excluded.

This study estimates both a housing tenure choice model and a model for overcrowding. The independent variables used in both models include demographic

factors (age group, race-ethnicity, marital status, number of persons in the household, number of workers in the household, migration origin and history), economic factors (household income, education level of the householder), and variables to capture local housing market conditions (housing price and rent).[5] There is no direct measure of wealth available in these data. Following Gyourko and Linneman (1996), our analysis uses the educational attainment of the householder as a proxy to indicate the future earning potential as well as the wealth of the household. Presumably, households with higher levels of education may have access to greater resources because of the support networks that they have established.[6] In addition, we include a measure of earnings based on wealth that included interest, dividend, and rental income. The size of asset income can be used as a proxy to determine the extent to which households are constrained by down payment requirements.

The standard housing tenure choice model and the overcrowding model is augmented with variables that are likely to be important predictors for homeownership for immigrants. These variables are typically linked to the level of assimilation into the host society. First, immigrants' duration of stay are included (e.g., Krivo 1995; Myers, Megbolugbe, and Lee 1998) because the time spent in the United States is a proxy for assimilation. Second, English ability allows immigrants to expand their residential choices beyond their ethnic community and enhance their ability to achieve homeownership after migration. In addition, speaking English only at home also

[5] This paper uses PUMA as the geographical unit of local housing market. The information regarding the housing price and rent is based on this unit. Housing price is measured as the 25th percentile home price and rent as the median rent in one PUMA. The use of these proxies follows Gyourko and Linneman (1996).

[6] Charles and Hurst (2002) find that parental wealth is a very important predictor of homeownership, and that over 80% of white households borrow money from parents for a downpayment. Although these data do not reveal this information, education is likely to be correlated with the presence of greater parental wealth.

suggests a high degree of acculturation to the U.S. (Alba and Logan 1992). To that end, variables that describe whether the head of the household speaks only English in the home or speaks English well are included in the model {I have taken this text from the Leaving the gateways paper, the variable may be different}.

Table 5 presents the summary statistics for the variables used in the analysis. As noted in previous tables, immigrants have lower homeownership rates and much higher rates of overcrowding. Immigrants have higher rates of marriage, and significantly larger households. They also have slightly more workers per household. While Asian immigrants have similar incomes and higher education levels when compared to white households, Latino household income and education levels are much lower. Finally, the migration origin of immigrants who had lived in the US previously is not that different that native born households.

[Table 5 about here]

Results

The empirical approach in this analysis is to estimate probit models for the probability that a household will be a homeowner and the probability that a household will live in overcrowded conditions.[7] Table 6 presents the estimates of models of housing tenure choice for the 2000 Census that differ in the inclusion of geographic controls. The basic results are consistent with the housing tenure choice literature.

[7] There is debate in the literature concerning the proper model and sample to use to estimate models of housing tenure choice. Some argue that using a sample of recent movers is more appropriate (e.g., Boehm, Herzog Jr., and Schlottmann 1991; Ihlanfeldt 1981), because the choices of recent movers are likely to reflect equilibrium choices of households. At the same time, Painter (2000) has shown that this sample suffers from sample selection bias since the sample of recent movers is not representative of households in the entire metropolitan area. In particular, Painter (2000) shows that this changes the coefficient estimates on the age and immigrant coefficients. Because the mobility variable is different between the 2000 Census and the 2005 ACS, we use the full sample of households for comparability over time. Using the approach from Painter (2000) changes the size of some of the estimates, but the main conclusions of the study are not altered.

Among demographic and economic variables, higher ages, being married, having higher levels of education, larger households, higher incomes, lower house prices, and higher rents all increase the likelihood of owning a home. Minority households and immigrants are less likely to own a home, and there is no differentiation between Latino and Asian immigrants. In Model 1 (Table 6), Latino and Asian immigrants do better than native born Latinos and Asians. The negative effect of immigrant status is greatly reduced after an immigrant has been in the US for more than 10 years. As expected due to the ability to access credit markets (cite), English ability increases the likelihood that someone will be a homeowner. Finally, there is no substantive distinction across the origin of migration within the US, but, as expected, households that lived in the metropolitan area are more likely to be a homeowner, and those that moved from a foreign country are less likely to be a homeowner.

[Table 6 about here]

The geographic classifications for the mid size metropolitan areas are included in Model 2 (Table 6). Overall, households in the low immigrant growth areas are the less likely to be a homeowner, with the lowest probabilities associated with areas with low growth and high immigrant concentrations. On the other hand, immigrants uniformly have higher probabilities of homeownership in the mid size metropolitan areas that have high concentrations of immigrants, suggesting that immigrant networks may be very important in helping immigrants achieve homeownership. Adding the further geographic controls for residence in the Sunbelt or the rustbelt does not change the basic findings on the estimates for the 6 classifications. At the same time, households that live in the rustbelt or Sunbelt have higher homeownership rates than in other locations, but

immigrants have lower homeownership rates in the rust belt metropolitan areas, where there are much fewer immigrants in residence in those areas.

Table 7 presents the estimates for the likelihood that a household lives in overcrowded conditions. The results for the socioeconomic variables suggests that younger households, married households, households with less education, and those that live in higher housing cost areas are more likely to live in overcrowded conditions. The results on income are mixed. Households that have more labor income are less likely to live in crowded conditions, but households who have greater asset income are more likely to live in crowded conditions (not sure why?). As expected, immigrants are much more likely to live in crowded conditions, and while this probability declines with time in the United States, it does not go away.

[Table 7 about here]

Once the variable denoting the 6 geographic classifications are added to the model (Model 2:Table 7), only the sign on rental prices changes, suggesting that there are regional effects that were imbedded in the estimate on the rental variable. Overall, metropolitan areas with a high concentration of immigrants are more likely to have residents living in overcrowded conditions, and immigrants living in those areas are even more likely to live in overcrowded conditions. While living in a high immigrant population growth area provides a mixed prediction for residents overall, immigrants residing in these high growth areas are more likely to live in overcrowded conditions. Adding the sunbelt and rustbelt variables (Model 3: Table 7) do not change the other coefficients of the model. These results suggest that immigrants in the sunbelt are less likely to live in overcrowded conditions.

Next, we replicated the models for the 2005 sample (Table 6). While most of the estimates are similar, there are some differences to highlight. First, moving from a gateway to a mid-sized metropolitan area increases the likelihood of owning a home (Model 1). This may be due to the huge run up in house prices in the gateways, and of households moving to cheaper areas to buy homes. Second, Asian immigrants have lower likelihood of homeownership in these mid size metropolitan areas than do Latino immigrants. Finally, immigrants in high immigrant concentration areas in 2005, appear to have even high probabilities of homeownership compared to their counterparts in low immigrant concentration areas.

{Do we do a paragraph on overcrowding in 2005?} The most notable difference in the results on overcrowding is that being an immigrant was not as large of a predictor of living in overcrowded conditions as it was in 2000. As was true in 2000, living in a high immigrant concentration or a high immigrant growth area increased the likelihood that an immigrant would live in crowded conditions.

Conclusion

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