"Latino Immigrant Homeownership in New Destinations"

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Abstract:

Migration to new destinations is a significant topic of interest given the considerable growth of the immigrant population in non-traditional settlement areas. Although immigrant assimilation in new destinations has become a topic of interest in the literature, little attention has been given to housing tenure. This paper uses recent data from the American Community Survey (ACS) to examine homeownership among three large immigrant groups from Latin America: Mexicans, Salvadorans, and Guatemalans. Specifically, two questions are addressed: 1) Do homeownership rates differ among these national-origin groups in new and established destinations? 2) What are the sources of differences? The bivariate results indicate Mexicans in new destinations have lower homeowner rates than their counterparts in established areas. The bivariate models find no significant differences across place type for Guatemalans and Salvadorans. The multivariate analyses, however, reveal no significant differences for Mexican homeownership in new versus established settlement areas after controlling for individual characteristics while Guatemalan and Salvadoran immigrants, on the other hand, exhibit higher homeownership rates in non-traditional areas than those in established destinations. These findings are further explored and discussed.

<center>Introduction:</center>

Since the 1980s, the number of Latino immigrants to new destinations in the United States has rapidly increased. Areas in the Midwest and South experienced substantial growth in the Latino population as traditional states lost a substantial share of the national stock of Latino migrants. For example, in 1990 roughly 83% of newly arrived (less than 5 years) Mexican migrants resided in three states: California, Illinois, and Texas. By 2000, those same states held less than half of newly arrived Mexican migrants (Durand, Massey, and Capoferro, 2005). Current migration patterns to non-traditional immigrant destinations raise the question whether the process of assimilation differs for immigrants in new destinations versus those in established areas.

Recent studies have examined the consequences of migration to non-traditional destinations for immigrant outcomes (Card and Lewis, 2009; Crowley and Lichter, 2009). The literature includes studies of residential segregation, educational attainment, and poverty (Park and Iceland, 2011; Fischer, 2010; Crowley et al. 2006). These studies yield mixed results as to whether immigrants fare better in new destinations compared to those in traditional settlement areas. Although immigrant assimilation in new destinations has become a topic of interest in the literature, little attention has been given to housing tenure.

Housing tenure is critical to examining assimilation and assessing the stability of immigrant communities in these new settlement areas. Homeownership may signal the establishing of roots in a particular locale for a household. This is significant in light of findings that show immigrants living in new destinations are more likely to move to a different locale than those in established areas (Kritz et al., 2011). Immigrant homeownership in new destinations may help to form stable immigrant communities which can then provide positive

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benefits and resources to newcomers. Excessive housing turnover in new settlement areas could be a source of social disorganization and detriment to immigrant assimilation. On the individual level, homeownership is largely viewed a positive attribute for financial and psychological well-being (Rohe et al., 2002). Homeownership can be perceived as an indicator of assimilation, but also as a factor that influences the assimilation process of immigrant children. Therefore, housing tenure is a critical factor in comparing the immigrant experience in new versus established destinations.

This study uses recent data from the American Community Survey (ACS) to examine homeownership among three large immigrant groups from Latin America: Mexicans, Salvadorans, and Guatemalans. Specifically, two questions are addressed: 1) Do homeownership rates differ among these national-origin groups in new and established destinations? 2) What are the sources of differences?

<div align="center">Background:</div>

Migration to new destinations is a significant topic of interest given the considerable growth of the immigrant population in non-traditional settlement areas. Since 1980, the considerable share of immigrants in traditional areas has decreased with the growth of new destinations; that is, areas with historically small foreign-born populations that have experienced considerable foreign-born growth in recent years. Singer (2004) finds that many of the immigrants arriving in high-growth areas come from Asia and Latin American (mostly Mexico) and tend have been in the U.S. for a shorter period of time than those in established areas. As recent arrivals, these immigrants also have lower levels of English-proficiency and are less likely to be citizens.

Although much of the literature has been dominated by studies of Mexicans, this study also examines the housing tenure of two other Latino groups: Salvadorans and Guatemalans. These groups have grown considerably since 1990 and now represent the fourth and sixth largest Latino-origin groups in the United States, respectively (Motel and Patten, 2012). Table 1 presents a descriptive portrait of the total Mexican, Salvadoran, and Guatemalan foreign-born population living in the United States. The groups are similar on a variety of characteristics. The median ages for Mexicans and Salvadorans are 38 and 39, respectively, while Guatemalans are somewhat younger (34.8 years). All groups have a small proportion that is college educated. Each has less than 6% that has a bachelor's degree or higher. Just over half of Mexican and Salvadoran immigrants are English-proficient. Guatemalans' rates of English proficiency are lower than the others (45.8%). Citizenship rates are low for each national-origin group (under 28%). Lastly, all three groups experience higher than average poverty rates (over 20%).[1]

Salvadoran and Guatemalan immigrants are two more recent immigrant groups than Mexicans and share similar characteristics and migration patterns (Brick et al., 2011). This paper explores the housing tenure of Mexicans and these other groups which have largely been absent in the literature. Although they share some characteristics, group differences in socioeconomic and immigrant characteristics (i.e. citizenship and English-proficiency) may influence disparities in homeowner attainment. The study examines whether Salvadorans and Guatemalans follow similar patterns to Mexican immigrants in terms of homeowner attainment. It also explores whether differences in homeownership, if any, can be explained by group differences in characteristics related to homeownership or differences in geographic distribution

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[1] The national poverty rate in 2010 was 15.3%

across immigrant destination types. Based on the aforementioned descriptive characteristics of the three groups, they could be expected to have similar rates of homeownership.

New Destinations: Contextual and Individual Differences

New immigrant destinations matter for assimilation because of differences in *context* and *individual* differences across place types. First, new destinations are likely to have contextual factors that differ from established immigrant gateways. For example, traditional Mexican destinations have a history of migration and might already have institutional resources or embedded informal networks to aid the assimilation process. These can include immigrant enclaves, English-language instruction for Spanish speakers, and more interaction with co-ethnics who have knowledge regarding the area. These types of resources may be unavailable to immigrants in new settlement areas and make for a more difficult adjustment period especially if the migrant arrives directly from outside of the United States. Therefore, those in new destinations may have lower rates of homeownership.

Studies on new destinations indicate these emerging settlement areas are likely to be located outside of the Southwest and found in the South and Midwest. These are regions of the country that have historically had little experience with Latino residents. Therefore Latino immigrants in new destinations may be viewed with hostility by the native population which could result in reluctance to provide them support (Lichter et al., 2010). Still, contextual differences across established and non-traditional areas could serve to benefit immigrants. Light's (2006) *deflecting migration* hypothesis argues that an oversaturated job market and increased rent and housing values in Los Angeles redirected Mexican migration to other regions of the country. He estimates nearly one million Mexican immigrants moved elsewhere. New destinations might provide better job and housing opportunities than established areas which

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have become oversaturated with immigrant labor. This is especially relevant to immigrant homeownership since home values in new destinations such as Charlotte, North Carolina and Atlanta, Georgia are lower than in established areas such as Los Angeles and San Francisco. All of these things being equal, we would expect higher rates of homeownership in new areas.

The assimilation process may also differ in new destinations due to the variation of individual characteristics across places. Economic pull factors in non-traditional settlement areas may attract specific kinds of immigrants. Kandel and Parrado (2005) find that Latino immigrants working in the meat-processing industry in new destinations exhibit low levels of education and are likely to be recent-arrivals. Hall et al. (2011) also find that immigrants going to new destinations are more likely to be low-skill laborers, have lower rates of citizenship, and have less English-proficiency. Consequently, individual differences in socioeconomic and human capital characteristics may account for possible differences in homeownership rates between new and established destinations. Individual characteristics that are negatively associated with homeownership could counterbalance the place characteristics that would increase homeownership rates in new destinations.

New Destinations and Immigrant Assimilation

The literature on immigrant outcomes in new destinations has increased in recent years but still little attention has been giving to housing tenure. Some findings on immigrant assimilation in new destinations yield results that show those in new areas may not be faring better across various outcomes than their counterparts living in established settlement areas. For example, studies on residential segregation find Latino immigrants in new destinations experience higher levels of segregation than those in established areas even after accounting for individual and metropolitan factors (Lichter et al., 2010), yet others show immigrants in new

destinations to be more integrated with the native born (Park and Iceland, 2011). In terms of educational attainment, Fischer (2010) finds that Guatemalan and Mexican immigrants experience higher school attrition rates in new settlement areas. Other studies on educational attainment show more favorable educational outcomes for Latino immigrants in new destinations. Stamps and Bohon (2006) find that Latino immigrants in new destinations exhibit higher levels of educational attainment than those in traditional areas. This relationship may be related to a selection effect in that highly educated Latino immigrants move to new destinations. This result differs from others that suggest low-skill immigrants are disproportionately represented in new destinations.

Although there is limited work regarding housing tenure in new settlement areas, the findings on other outcomes can be used to formulate predictions about homeownership across destination types. For example, time spent in the United States is an important factor in the *straight-line assimilation* perspective and homeownership should be positively related to it. In particular, immigrants who have spent more time in the United States are more likely to have the resources and knowledge needed to navigate the housing market and become homeowners. These resources include financial and human capital. If immigrants in new destinations are more likely to be recent arrivals then they might be less likely to be homeowners. Therefore, homeownership rates should be lower in new destinations due to recency of arrival. Other immigrant characteristics that may influence housing tenure differences across destination types include citizenship status and English-proficiency. Proof of citizenship status is required for loans and English-proficiency allows for immigrants to more easily navigate the home owning process in terms of communication with realtors and banks (McConnell and Marcelli, 2007).

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Additional studies find that financial and human capital characteristics are positively associated with achieving homeownership (Burr et al., 2011). Therefore, differences in housing tenure across destinations could be due to immigrant differences in education and financial resources. Immigrant homeownership could be related to industry since some, such as construction and agriculture, may consist of a more transient labor force. Differences in industry affiliation across destination types may also influence housing tenure. Finally, life-course characteristics such as age, marital status, and having children are positively associated with homeowner attainment. These life-course characteristics give primary attention to life events related to family formation which may influence homeownership (Mulder, 2006). The life-course perspective states that homeownership may be a response to the need for more space due to family expansion (McConnell and Macelli, 2007). If immigrants across destination types differ in age or their stage in the life-course it could lead to observed differences in housing tenure.

Research Objectives:

This paper has three research objectives. First, the study explores group differences in homeownership between foreign-born Mexicans and two understudied Latino immigrant groups: Salvadorans and Guatemalans. These latter groups have experienced considerable growth over the past two decades and share some similar characteristics with Mexicans. Therefore, the study examines their homeownership rates as an indicator of how they fare compared to Mexicans in the assimilation process. Next, the study analyzes whether observed group differences in homeownership are attributable to individual characteristics, such as time spent in the United States and socioeconomic variables, or to differences in their distribution across destination types (i.e. established vs. non-traditional settlement areas). Lastly, I run separate models for each

Latino-origin group to examine if individual characteristics explain differences in homeownership by destination type. Differences in homeownership rates across destinations types can be influenced by these areas' contextual factors or the individual characteristics of the immigrants residing in these places.[2]

Data and Methods:

The data for this study comes from two sources. First, individual-level data on Mexican, Salvadoran, and Guatemalan immigrants come from the 2009-2011 sample of the American Community Survey (ACS).[3] Second, county-level data used to construct metropolitan area tabulations of immigrants come from the 1990 U.S. Census and 2006-2010 ACS five-year estimates. The five year estimates are necessary to have sufficient numbers of respondents for metropolitan areas and can be used to track changes in the foreign-born population from 1990-2010. The metropolitan area of residence available in the individual-level data uses 2000 metropolitan statistical area (MSA) boundaries. Therefore, the 1990 Census data and 2006-2010 ACS county level data are merged to 2000 MSA boundaries.

The analysis is limited to male household heads between the ages of 18 and 64. This is done to examine labor market characteristics which may not be applicable to those who are retired. Also, the study is limited to men since the literature on new destinations finds the most recently arrived immigrants to primarily be males. This approach is similar to the strategies employed by other work on immigrant homeownership (Myers and Lee, 1998; Painter et al., 2001). In addition, respondents who were living in group quarters are eliminated. Because the study's emphasis lies in particular metropolitan areas, respondents who live in non-metropolitan

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[2] However, this paper mainly focuses on the latter (individual characteristics).

[3] The three year estimates were necessary to ensure a large enough sample of Salvadoran and Guatemalan immigrants.

areas are dropped from the analysis. The sample consist of 45,807 Mexicans, 4,454 Salvadorans, and 2,186 Guatemalans after using list-wise deletion for missing values.

Metropolitan Classification

In order to distinguish between established and new destinations, I used metropolitan-level data from 1990 and 2010 based on the particular immigrant group in question[4]. Established destinations are metropolitan areas that had a percent foreign-born population of the group in question (i.e. % foreign-born Mexicans) that exceeded the national average in 1990. New destinations were determined by the growth of the foreign-born population from 1990 to 2010. These were areas that were not established destinations in 1990, but experienced larger than average percent growth in the foreign-born group in question between 1990 and 2010. Additionally, new destinations had at least 1,000 members of the foreign group in question in 2010. This eliminates places that experienced immense growth based on very small populations in 1990 and 2010. Finally, I created a "low base/low growth" residual category for all other metropolitan areas that do not meet the criteria for established or new destinations. These areas are characterized by a small population of the foreign-born group in question in 1990 and experienced lower than average growth from 1990 to 2010.

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[4] Initially, I pursued various approaches to classifying metropolitan areas as established or new destinations. One approach followed studies that used arbitrary cutoff points in % growth (i.e. 150% or 200%) of the entire Latino population, including both native and foreign-born (Frey, 2006; Crowley and Lichter, 2009). However, the rapid growth of Mexicans, Salvadoran, and Guatemalans in most places resulted in classification schemes where nearly all metropolitan areas could be classified as "new destinations." Other approaches considered new destinations to have larger than average populations in 2010 and have twice national % growth average over two observation periods (Hall, 2013). This resulted in classifications where none or only a few metropolitan areas (<5) were classified as "new destinations." The classification scheme used in this study provided a destination scheme based on national averages (both the base population in 1990 and % growth from 1990 to 2010) instead of arbitrary cutoff points and it provided a good mix of metropolitan areas labeled as established, new, and low-base/low-growth areas.

Dependent Variable

The dependent variable is the respondent's tenure status. Tenure status is measured by a dichotomous indicator for whether the respondent owns or rents (1=own; 0=rent).

Independent Variables

Immigrant Assimilation

Variables related to immigrant characteristics may influence immigrant homeownership rates. Therefore, a measure of *years in the United States* is included. These are categories with the "less than five years" serving as the reference category. In addition, *citizenship* status may be a major factor for achieving homeownership as naturalized citizens are more likely to be committed to remain in the country while non-citizens may be forced to live on the peripheries of society and not buy into the American Dream (McConnell and Marcelli, 2007). Citizenship is included as a dichotomous variable. *English proficiency* allows immigrants to more easily navigate housing markets and may increase access to financial institutions to assist with home purchases. English-proficiency is a dichotomous variable indicating if an immigrant speaks English well or very well.

Industry & Occupation

Measures of *industry* and *occupation* are included to examine differences in homeownership across labor market characteristics. These characteristics may differ by place. The literature on new destinations suggests certain industries and low-skill work serve as pull factors for immigrant laborers in new settlement areas. *Industry* is measured by a set of dummy variables for agriculture, construction, food manufacturing, durable manufacturing, wholesale trade, retail trade, low service, and a residual "other category." The "other" category is comprised of those working in a variety of high skill industries such as health, public, and

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educational services. Those working in construction are the reference group because they are the modal category and an industry associated with pull factors to non-traditional areas. *Occupation* is measured by dummy variables that collapse occupations into white-collar, blue-collar, service, and farm and forestry occupations. The white collar category serves as the reference group.

Financial/Human Capital

Theories of human capital suggest that the transition to homeownership is based on individual-level characteristics that provide the necessary financial resources to achieve homeownership. Therefore, family income is included as a continuous variable measuring financial capital. In addition to financial capital, the analyses include educational degree as a measure of human capital. Dummy variables are also created for less than high school, high school, some college, and bachelor's degree or higher. The reference category is less than high school.

Life Course

 The transition to homeownership may be related to life cycle stage, as reflected in marital status or parental status. Marital status is a dichotomous variable indicating whether or not the respondent is married. A dichotomous variable is used to identify if the respondent has a child present in the household. The transition to homeownership may increase with age as individuals accumulate resources and familiarity with the path to homeownership. Measures of age and age-squared examine this relationship. Age-squared is included to investigate if the relationship between housing tenure and age operates in a similar manner at older ages.

Destination Type

Based on the aforementioned classification of metropolitan types, dummy variables indicate whether the respondent lives in an established, new, or low base/low growth destination.

Since the focus is placed on non-traditional settlement areas, established destinations are used as the reference category.

Analysis:

The study uses 1990 and 2010 metropolitan-level data to classify areas by destination type and then link these classifications to the individual-level data. Next, each group is described as a whole followed by disaggregating group characteristics by destination type. Then logistic regression models are used to examine differences in housing tenure. The primary independent variable of interest is the respondent's type of metropolitan area of residence: established, new, or low-base/low-growth destinations. The strategy includes examining various sets of controls, including immigrant, life-course, and socioeconomic characteristics, in addition to destination type before including all covariates in the full model. Models are first run for the pooled sample followed by separate ones for Mexican, Salvadoran, and Guatemalan immigrants. All results come from weighted analyses (N's shown are unweighted).

Results:

Table 2 shows the distribution of immigrants across the three destination types in 1990 and 2010. All three groups experienced declines in the proportion living in established settlement areas between 1990 and 2010. In 1990, over 90% of Mexican immigrants lived in established destinations. By 2010, the percentage of Mexican immigrants in established settlement areas declined to 74%. In contrast, the percentage of Mexican immigrants in new destinations increased from 1% in 1990 to 11% in 2010. There was growth in the proportion of Mexicans living in low-base/low-growth areas as well, increasing from 7% in 1990 to 15% in 2010.

As with Mexicans, nearly the entire populations of Salvadorans and Guatemalans (91% and 89%, respectively) resided in established settlement areas in 1990. By 2010, these percentages dropped to 75% and 67%, respectively. Thus, Mexicans, Salvadorans and Guatemalans quickly grew in both new destination and low-base/low-growth areas[5].

There are two measures of growth to summarize changes in the distribution of immigrants. First, the percent growth is calculated for the total group (in bold) and each destination type in Column 5. Overall, each group experienced immense growth in population size. The total Mexican immigrant population increased by 161% from 1990 to 2010 (3,978,317 to 10,394,527) while the total number of Salvadorans (460,400 to 1,092,456) and Guatemalans (222,968 to 721,650) increased by 137% and 223%, respectively. As expected, the largest increases took place in new destinations with percent growth well over 2,000% for Mexicans (2,168%), Salvadorans (2,859%), and Guatemalans (3,443%). Needless to say, this partly reflects the low base for 1990. The largest numerical increases were for established destinations. Mexicans increased from 3.7 million in 1990 to 7.7 million in 2010 in established areas.

In addition to percent growth, I calculated Simpson's Index of Diversity for each immigrant group to describe changes in the distribution across destination types from 1990 to 2010. Simpson's Index of Diversity represents the probability that two individuals randomly selected would be from different destination types. The index ranges from zero to one with values closer to one representing more diversity. These results show that Mexican diversity across destinations increased by 173% from 1990 to 2010 while increasing for Salvadorans and Guatemalans by 135% and 158%. These figures emphasize the change in the distribution of

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[5] Limited to metropolitan statistical areas.

these groups across different types of areas. They do not provide information on changes in the size of their populations.

Table 3 provides a descriptive account of the sample of Mexican, Salvadoran, and Guatemalan immigrants. These individuals are male household heads between the ages of 18 and 64. For each variable there are significant differences across the three groups (significance tests shown in Column 4). In terms of housing tenure, just under half of Mexicans (45.0%) and Salvadorans (46.3%) are homeowners and just over one-quarter of Guatemalans (28.9%) own their home. Guatemalans and Salvadorans have larger home values and pay higher rents than Mexicans.

The distribution of the ACS sample across destination type is similar to the results shown using the full-count data (see Table 2). Seventy-three percent of Mexicans and Salvadorans in the sample live in established settlement areas whereas 66% of Guatemalan immigrants do so. Roughly 10% of all groups live in new destinations.

The descriptive statistics for assimilation variables indicate Guatemalans are more recent arrivals compared to Mexicans and Salvadorans. Fifteen percent of Guatemalans in the sample have been in the United State for five years or less versus 8% and 6% of Mexicans and Salvadorans, respectively. Citizenship rates tend to be low for each immigrant group, roughly around 30%. Just over half of each group reports speaking English well or very well.

The three groups exhibit differences in socioeconomic characteristics. There are few differences across groups in industry except for those in agriculture (which are overall very low). Only 5.4% of Mexican immigrants work in agriculture (contrary to common belief) compared to 0.5% of Salvadorans and 1.5% of Guatemalans. A large portion of the sample is employed in

construction, low skill services, and "other"[6] industries. The modal category for Mexicans is

construction (26.0%) closely followed by "other" industry (25.2%) and low-skill service

(17.1%). "Other" industry is the model category for both Salvadorans (33.1%) and Guatemalans

(30.9%) followed by construction (Salvadorans – 25.1%; Guatemalans – 27.0%). Distribution

across types of occupation is rather similar across groups with the exception of Salvadorans

being less likely to have an occupation categorized as farm or forestry (5.9%) than Mexicans

(12.3%) and Guatemalans (10.7%).

The groups share similar educational profiles. Around half of all immigrants in the

sample have less than a high school degree and under 10% have a bachelor's degree or higher.

Salvadorans report the highest level of family income ($50,442) followed by Mexicans ($45,199)

and Guatemalans ($43,180). Mexicans have the highest marriage rates (72%) followed by

Salvadorans (65%) and Guatemalans (61%). Mexicans are also more likely to have children

present in the household (73%) than Salvadorans (67%) and Guatemalans (59%).

Table 4 examines differences in individual characteristics across destination types for

each immigrant group. I only find differences in homeownership across destination types among

Mexicans. Mexican homeownership is highest in established destinations (48.6%) in

comparison to new destinations (33.5%) and low-base/low-growth areas (37.1%). In addition,

the table shows that home values tend to be highest in established areas for all groups[7]. The

average home value for Mexicans in established destinations is $192,608 and only $129,374 in

new settlement areas. The difference in home values by place is even larger for Salvadoran and

Guatemalan immigrant homeowners. The average home value for Salvadorans is nearly

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[6] "Other" industries include high skill industries such as health, public, and educational services.

[7] It is important to note that established areas include some of the most expensive housing markets in the nation (Los Angeles for all groups; Washington D.C. for Salvadorans and Guatemalans, and New York City for Guatemalans).

$100,000 higher in established versus new destinations. Guatemalan homeowners in established areas have home values that are on average more than $130,000 than those in new destinations. Finally, among Mexican and Guatemalan immigrants, the average rent is less expensive in new destinations than established settlement areas. For Mexicans, rent is higher in established ($832) and low-base/low-growth ($819) areas than in new destinations ($647). Rent for Guatemalans in established areas is the highest out of all groups ($983) versus rent in low-base/low-growth ($734) and new destinations ($646). These findings are consistent with Light's (2006) argument that expensive housing prices in established destinations, such as Los Angeles, deflected migration to less expensive housing markets in new destinations.

Additionally, there are significant differences across destination types for assimilation, socioeconomic, and life-course characteristics. Other findings show that across all groups, respondents living in both new and low-base/low-growth areas are likely to have been in the United States for a shorter period of time compared to those living in established areas. For instance, over a quarter (25.8%) of Guatemalan immigrants in new destinations have been in the U.S. for less than 5 years compared to only 12% of Guatemalan immigrants in established settlement areas.

Citizenship rates tend to be lower in new destinations. Mexican immigrants in established areas (31.1%) have nearly double the citizenship rates of Mexicans in new areas (15.7%). Immigrants' industry of work is relatively similar across settlement areas with the exception of a higher proportion of construction workers in new destinations (nearly 35% for each group versus roughly 25% in other areas). Mexican, Salvadoran, and Guatemalan immigrants are less likely to be employed in white-collar occupations in new destinations than they are in other areas. There are also differences in family income across destination types for

Mexicans and Guatemalans. For example, the average family income for Mexicans in new destinations is $36,035 and $47,341 in established settlement areas. The average family income for Guatemalans in established metropolitan areas is $45,403 and only $36,374 in new destinations.

There are also some significant differences in life-course characteristics by place type for each group. Marriage rates for Mexicans are larger in established (73.9%) versus low-base/low-growth (66.6%) and new destinations (65.9%). Similarly, immigrants in established areas are approximately 5 years older than their counterparts in new settlement areas. This table provides some evidence that suggest differences in homeownership across destination types may be due to the individual characteristics of immigrants residing in these areas. In general, immigrants in non-traditional destinations are less assimilated, have lower human capital, and less far along in the life-cycle than those in established areas.

The following tables consist of multivariate analyses to identify mechanisms for differences across national-origin groups and destination types. Results from the logistic regressions to examine differences by national-origin are shown in Table 5. The bivariate results are consistent with those presented above. On average, Guatemalans have only half the odds of Mexicans (reference group) to be homeowners (odds ratio = 0.50). There is no significant difference in homeownership rates between Salvadorans and Mexicans. The addition of all other covariates in the full model do not substantially change these parameter estimates. The odds for Guatemalans increase by 5% (odds ratio = 0.55) yet they remain significantly less likely than Mexican immigrants to be homeowners. There is still no significant difference between Salvadorans and the reference group.

The full model yields significant results for the relationship between homeownership and a variety of other individual characteristics. Immigrants who have been spent more years in the U.S. are more likely to be homeowners. Those who have lived in the U.S. between six and ten years are nearly 50% more likely (odds ratio = 1.47) than the most recently arrived immigrants (reference group) to own their home. Immigrants who have been in the U.S. for 21 years or longer are 3.8 times more likely to own their homes than the most recently arrived immigrants (reference group). Citizenship (odds ratio = 2.02) and English-proficiency (1.42) also increase the odds for homeownership.

There are also significant differences in housing tenure across industries and occupational standings. Immigrants working in agriculture (odds ratio = 0.77), retail trade (odds ratio = 0.82), and low service industries (odds ratio = 0.81) are less likely than those in the construction industry to be homeowners. Being in durable manufacturing is associated with a 12% increase (odds ratio = 1.12) in the odds of owning a home. Compared to white-collar workers, immigrants in service (0.680 and farm and forestry (0.78) occupations have lower odds of homeownership.

Among education groups only those with some college (odds ratio = 1.13) and a bachelor's degree or higher (odds ratio = 1.27) are found to have higher odds of homeownership than those with a high school education. Increases in family income (odds ratio=1.70) significantly improve the odds of owning a home.

The findings for life-course variables in the full model reveal that being married (odds ratio = 1.64), having children in the household (odds ratio = 1.68), and age (1.08) result in higher odds of homeownership. The parameter estimate for age squared is also significant (odds ratio =

0.999) suggesting that homeownership increases with age but tails off at later ages. Individual characteristics do not explain group differences in homeownership.

The proceeding analyses disaggregate the sample by group and examine the relationship between homeownership and destination type while controlling for the same set of covariates[8]. Tables 6-9 present logistic regression results for each immigrant group. The primary focus is on the parameter estimates for destination types. Parameter estimates for the bivariate model (Model 1) are compared to the full model (Model 6). Models 2 through 5 are then used to examine which set of covariates can be used to explain differences in the results from the bivariate and full models. Model 2 includes assimilation characteristics, Model 3 examines industry and occupation, Model 4 looks at education and income, and Model 5 considers life-course variables.

Table 6 shows odds ratios for Mexican immigrants. The bivariate results indicate that immigrants living in new destinations and low-base/low-growth areas have lower odds of homeownership than those living in established settlement areas (reference category). Mexicans in new destinations have 53% of the odds and those in low-base/low-growth have 63% of the odds of those in established areas to own their home. Once controls for assimilation, socioeconomic, and life-course variables are included in the full model (Model 6), there are no significant differences in homeownership across destination types. Mexican immigrants in new destinations and low-base/low-growth areas no longer have significantly lower homeowner rates than those in established places. The mechanism for this is identified below.

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[8] Destination type is not included in the pooled sample because place types are computed separately for each group. Although all groups may share similar classifications (i.e. Los Angeles as an "established area" for all groups), there are considerable differences in how metropolitan areas are classified for each group.

Other results from the full model reveal time spent in the U.S. increases the odds of owning a home. Mexican immigrants who have been in the U.S. between six and ten years (odds ratio = 1.47) are nearly 50% more likely than recent arrivals (reference category) to be homeowners. Those who have spent 21 years or more in the U.S. have nearly four times the odds (odds ratio = 3.76) of recent-arrivals to own their home. Similar to the pooled model, Mexican immigrants who are citizens (odds ratio = 2.05) and English-proficient (odds ratio = 1.42) have higher odds of attaining homeownership.

The full model also indicates differences across industries and occupational standing. Workers in agriculture (odds ratio = 0.75), retail trade (odds ratio = 0.81) and low service industries (0.79) have lower odds of homeownership than Mexican immigrants in the construction industry. Those in durable manufacturing (odds ratio = 1.11) exhibit the highest odds of homeownership. Immigrants in service (odds ratio = 0.67) and farm and forestry (odds ratio = 0.78) occupations have lower odds of owning their homes than white-collar workers.

Education and income increase the odds of homeownership. Mexican immigrants with some college education and a bachelor's degree or higher are 12% and 32% more likely than those with less than a high school degree to own their home. Increases in family income (odds ratio = 1.64) results in higher odds of homeownership. Finally, life-course characteristics such as marital status (odds ratio = 1.65), having a child (odds ratio = 1.67), and age result in higher homeowner rates.

Columns 2-5 include various sets of covariates, along with destination type, to investigate which individual characteristics could be responsible for the homeownership gap for Mexican immigrants living in both new destinations and low-base/low-growth areas. Model 2 shows results that control for immigrant assimilation variables (years in the U.S., citizenship, and

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English-proficiency). Place differences in homeownership remain significant but the gap has substantially decreased after assimilation variables are accounted for. The homeownership difference between Mexicans in new destination and established areas decreases from 47% (odds ratio = 0.53) to 10% (odds ratio = 0.90)[9]. The difference for those living in low-base/low-growth areas declines from 37% (odds ratio = 0.63) to 16% (odds ratio = 0.84). The inclusion of assimilation variables suggests that observed place differences in homeownership are substantially due to the fact that immigrants in non-traditional areas are more recently arrived, have lower citizenship rates, and lower English-proficiency.

Model 3 controls for respondents' industry and occupation. This does not substantially change the parameter estimates for destinations (relative to the bivariate model). The odds of homeownership increase for those in new destinations (0.53 to 0.56) and low-base/low-growth (0.63 to 0.67) areas. Next, controls for education and logged family income are included in Model 4. After controlling for these human capital characteristics, the destination effect remains significant with only some changes in parameter estimates. Mexicans in new destinations and low-base/low-growth are still 35% and 32% less likely to own their home compared to those in established areas.

Next, life-course characteristics including marital status, presence of children in the household, and age are controlled for in Model 5. The inclusion of these covariates increases the odds of homeownership for Mexicans in new destinations (0.53 to 0.78) and for those in low-base/low-growth areas (0.63 to 0.81), relative to those in established ones. Comparing the results from Models 2 through 5, it appears that assimilation variables (years in the U.S., citizenship, and English-proficiency) and life-course characteristics are both responsible for changes in the

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[9] This is calculated as follows: .10 = 1 - .90

parameter estimates for destination observed in the bivariate and full models. This suggests that differences in individual characteristics, such as assimilation and life-course factors, explain observed homeownership differences across destination types.

Table 7 shows the logistic regression results for Salvadoran homeownership. The same analytic strategy used for Mexican immigrant homeownership is applied for Salvadorans. In contrast to the results for Mexicans, this table reveals a suppression effect. Specifically, the bivariate model reveals no significant differences in housing tenure across destinations for Salvadoran immigrants. However, the full model (Model 6) indicates that Salvadoran immigrants living in new destinations and low-base/low-growth areas have significantly higher odds than those in established areas to be homeowners. Controlling for all other covariates, those in new destinations and low-base/low growth areas are 2.3 ($p < .001$) and 1.39 ($p < .01$) times more likely than those living in established ones to own their homes. Thus, these results suggest that if Salvadoran immigrants in new destinations and low-base/low-growth areas shared similar values on the covariates as their counterparts in established metropolitan areas, they would experience higher homeownership rates.

The reason for the lack of an association at the bivariate level can be seen from the results in Table 4 which showed that Salvadorans in new destinations and low-base/low-growth areas are disproportionately comprised of more recently-arrived immigrants compared to established areas (where more immigrants have spent more time in the United States). For instance, over half (50.4%) of Salvadorans in established destinations have been in the U.S. for over 21 years, yet less than a quarter (23.0%) in new destinations have been in the U.S. for a similar length of time. Since length of time is positively associated with homeownership, the fact that Salvadorans in new destinations are disproportionately recent-arrivals suppresses the observed

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homeownership rates in new settlement areas. If Salvadorans in new destinations had spent more years in the U.S., they would in fact exhibit higher homeownership rates than those in established areas. The same thing is taking place due to differences in education, income, and life-course characteristics. Those in new destinations and low-base/low-growth areas are less educated, have less income, younger, less likely to have children and being married. These differences also suppress observed homeownership in non-traditional areas. Once these are accounted for, Salvadorans in these areas would be predicted to have higher rates of homeownership versus those in established ones.

Other significant results in the full model are also worth noting. Those in the United States for longer periods of time have higher odds of homeownership than the most-recently arrived. Immigrants in the United States for more than 21 years are nearly five times more likely than those in the country for less than five years to own their homes. These results are similar to those found for Mexicans. Salvadorans who are citizens (odds ratio = 1.68) and English-proficient (odds ratio = 1.25) are more likely to be homeowners. Although there were a few significant differences in housing tenure across industries and occupational status in the bivariate model, they become insignificant after accounting for other individual characteristics. This may be due to accounting for income.

In terms of education there is only a marginally significant difference between Salvadorans with some college (odds ratio = 1.28) and those with less than a high school degree. Surprisingly, those with bachelor's degrees or higher do not have higher odds of homeownership than those with less than a high school degree. Logged family income increases the odds of owning a home, though the parameter estimate is substantially lower than in the bivariate model (2.09 vs. 2.91). The parameter estimates for marital status (odds ratio 1.53) and children in the

household (1.81) are less than half of the estimates shown in the bivariate models. Still, those who are married and have children are significantly more likely to own their homes. Finally, age (odds ratio = 1.20) increases the odds for homeownership although this relationship declines in later ages (age square = 0.999).

Similar to the analysis for Mexican, I work my way back to examine how the different sets of covariates influence the parameter estimates for place type. Controlling for assimilation variables, the odds of homeownership for Salvadorans in new destinations nearly double (1.00 to 1.80) and become significant. This suppression effect suggest if time spent in the U.S. was equal across destination types, those living in new destinations would be 80% (p < .001) more likely than those in established destinations to be homeowners.

In Model 3, the parameter estimate for Salvadoran immigrants living in new destinations becomes significant and the odds increase by 30% (1.00 to 1.31) when controlling for industry and occupation. Model 4 controls for education and logged family income and yields results showing that Salvadorans in new destinations have higher odds of homeownership than those in established areas (odds ratio = 1.76). The disproportionate amount of immigrants in new destinations with low levels of education and income works to suppress homeownership rates.

Controlling for life-course characteristics in Model 5, the result indicate an increase in the odds of owning a home for Salvadorans in new destinations (1.23 to 1.62) and low-base/low-growth metropolitan areas (1.05 to 1.36). Life-course characteristics are shown to suppress observed homeownership rates in these areas. Immigrants in these areas are more likely than those in established ones to be unmarried, childless, and younger. If these characteristics were similar, Salvadorans in non-traditional metropolitan areas would have higher rates of homeownership.

Table 8 presents the logistic regression results for Guatemalan immigrant homeownership. The bivariate model reveals no significant differences in housing tenure for Guatemalans by destination type. Yet, the full model results indicate that Guatemalan immigrants living in new destinations (odds ratio = 2.68) and low-base/low-growth areas (odds ratio = 1.99) have significantly higher odds of homeownership than those in established areas.

Similar to the Salvadoran analysis (Table 7), Models 2 through 5 are examined to explain the source of the suppression effect. The inclusion of assimilation variables in Model 2 increases the odds of homeownership for Guatemalans in new and low-base/low-growth to 2.31 ($p < .001$) and 1.62 ($p < .01$). This illustrates that immigrants in non-traditional areas are disproportionately recent-arrivals compared to those in established places. The descriptive results from Table 4 show that over a quarter (25.8%) of Guatemalans in new destinations and nearly 20% in low-base/low-growth areas have only been in the U.S. for less than five years compared to those in established areas (12.2%). If Guatemalan immigrants in non-traditional places had longer tenure in the U.S., they would have higher odds of homeownership.

Model 3 indicates that controlling for occupation and industry has little effect on place differences in homeownership. Model 4 reveals that education and income decrease the parameter estimate for new destinations but have little effect on low-base/low-growth areas. Model 5 includes controls for life-course characteristics which also increase the odds of homeownership for those living in new and low-base/low-growth areas. The odds in new destinations increase from 1.00 to 1.57 and in low-base/low-growth areas from 1.16 to 1.55. This suppression effect reflects the fact that Guatemalan immigrants in non-traditional areas are disproportionately younger and without children compared to those in established places. The mean age for new destinations is 34.5 years (see Table 4) and 39.1 years in established. Just

over half of Guatemalans in low-base/low-growth areas have a child present in the household

compared to 61% in traditional areas. These differences in life-course characteristics appear to

contribute to suppressing observed homeownership in the bivariate model.

The full model also yields significant results for homeownership and other covariates

which are similar to the results for Mexicans and Salvadorans. Length of stay in the United

States is positively associated with being a homeowner. For example, Guatemalan immigrants

that have been in the United States for over 21 years are 4.81 times more likely to own their

home compared to those in the country for less than five years (reference group). Being a citizen

(odds ratio = 2.35) and English-proficient (1.85) also increase the odds of homeownership. In

the full model, there are no significant differences in homeownership across industries,

occupational status, and education groups. However, family income (odds ratio = 2.17) is shown

to increase the odds of owning a home. Those who are married (odds ratio = 1.99) and have

children in the household (odds ratio = 1.53) have higher odds of homeownership. Finally, age

(odds ratio = 1.17) is positively associated with homeownership and tails off in later ages (age

square = 0.999).

Table 9 presents logistic regression results for Mexican immigrants who arrived in the

United States within the last five years. Due to the cross-sectional nature of the American

Community Survey, it is impossible to distinguish the time-order relationship between

homeownership and variables such as marital status and the presence of children in the

household. It could be the case that homeowner attainment influences marital status, the

decision to have children, and other covariates in the previous analyses. Therefore, information

on year of marriage and year of birth of the youngest child in the household to is used to identify

respondents who were married or had a child within the last five years. Because the year

individuals become homeowners cannot be identified, those who had a child or were married within the last five years are excluded from the analysis. As a result, a sample is constructed in which the individuals who were married or had children present in the household before they became homeowners can be identified. The sample includes those who are not married or do not have children along with those who were married more than five years ago or had their youngest child five years ago. Since they have been in the United States for less than five years, one can be certain it is marital status and children in the household that influence housing tenure and not the other way around. The indicator for citizenship is removed from the analysis because one must live in the U.S. for a minimum of five years to become a citizen. The final sample size for recently-arrived Mexican immigrants is 1,456.

The bivariate results indicate that recently-arrived Mexican immigrants living in new destinations and low-base/low-growth areas are significantly less likely than those in established areas to be homeowners. This result is similar to the one found in Table 6 which includes all Mexican respondents. Immigrants in new destinations have only 35% of the odds of those in established areas to own their homes. Mexicans in low-base/low-growth areas only have 40% of the odds of immigrants in established places to be homeowners. In Model 6 (full model), the odds for those in new destination increase from 0.35 in the bivariate to 0.64 but the result is not statistically significant. However, the results indicate that Mexicans living in low-base/low-growth areas remain significantly less likely to be homeowners (odds ratio = 0.38). This result differs from Table 6 (with all Mexicans) where I found no significant place differences after including all covariates.

Similar to the strategy used in previous tables, models with varying sets of controls are examined to see what accounts for the parameter estimate for new destinations (0.35 in the

bivariate model) becoming insignificant in the full model. Model 2 controls for English-proficiency but does not substantially change the parameter estimates for destination type. Controlling for industry and occupation in Model 3 and income and education in Model 4 somewhat changes the parameter estimates for those in new destinations but the general finding is that those in new destinations and low-base/low-growth areas are still significantly less likely than those in established settlement areas to be homeowners. However, the parameter estimate for new destinations becomes only marginally significant ($p < .10$) in Model 5, which controls for life-course characteristics. The parameter estimate for low-base/low-growth areas decreases (odds ratio = 0.49) but is still significant. This model provides some evidence that life-course characteristics, such as having a child present in the household and age, explain part of the difference in homeownership between recently-arrived Mexican immigrants in new and established destinations.

Discussion & Conclusion:

This paper used recent data from the American Community Survey (2009-2011) to explore differences in housing tenure across established, new, and low-base/low-growth immigrant settlement areas for Mexican, Salvadoran, and Guatemalan male household heads. In particular, the first research objective was to examine the prevalence of homeownership among national origin groups. The descriptive and multivariate analyses indicated that Mexicans are significantly more likely than Guatemalans to be homeowners even after controlling for various individual characteristics. There were no significant differences between Mexicans and Salvadorans.

The second objective was to examine the role of destination type in homeownership. In analyses limited to Mexicans, there were no discernible housing tenure differences across

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destination types after controlling for individual characteristics. In particular, immigrant (time

spent in the U.S., English-proficiency, and citizenship) and life-course characteristics (age,

marital status, and having a child in the household) were largely responsible for the initial

observed gaps in homeowner attainment. This analysis suggest that lower homeowner rates

initially observed in new and low-base/low-growth areas were due to the fact that Mexican

immigrants living in these areas exhibit characteristics that decrease the odds of homeownership.

This includes residing in the United States for a shorter amount of time and having lower

marriage rates or not having children in the household. Homeownership is positively associated

with these characteristics.

One of the contributions of this study was the inclusion of analyses for Salvadoran and

Guatemalan immigrants: two rapidly growing Latino groups who have largely been understudied

in the immigrant assimilation literature. Based on bivariate analyses, there were no significant

differences across destination types for Salvadoran immigrants. However, when controlling for

additional individual characteristics, Salvadoran immigrants living in new and low-base/low-

growth areas were found to be significantly more likely to be homeowners than those in

established destinations if they were more assimilated, had higher levels of education and

income, and were further along in the life-course.

There were similar results for Guatemalan immigrants. Guatemalan immigrants in new

and low-base/low-growth destinations are more likely to own their homes after controlling for

individual characteristics. The results for Salvadoran and Guatemalan immigrants represented a

suppression effect. That is, there were no observable differences in the bivariate model because

immigrants in non-traditional areas were disproportionately recent-arrivals, had lower levels of

education and income, and less likely to be married and have children. As a result,

homeownership rates for Salvadorans and Guatemalans in non-traditional areas were suppressed. When these characteristics were accounted for in the full model, the results indicated that they would actually have higher rates of homeownership than those in traditional places. These findings suggest Salvadoran and Guatemalans may experience favorable housing outcomes over time in non-traditional destinations as they age and become more settled. After spending a longer period of time they are more likely to become married, have children, and save more money.

The study finds that differences in individual characteristics account for observed differences in homeownership across place types. In the case of Mexicans, assimilation, socioeconomic, and life-course characteristics explain observed differences while Salvadorans and Guatemalans in non-traditional areas have higher homeowner rates when these factors were controlled for in the full model. The next step to this research is to consider metropolitan characteristics and conduct multilevel models. Future research will examine the role of place characteristics such as housing costs, availability of new or vacant housing units, and other macro-level factors related to homeownership.

In particular, it could be the case that contextual factors across destination types contribute to differences in homeownership above and beyond individual characteristics. These factors may include the price-to-rent ratio and the availability of new housing. In places where the price-to-rent ratio is high, homeownership rates may be lower for all groups. In addition, the presence of new housing may signal more available housing options (Flippen, 2010). Using examples from three destinations types for Mexican immigrants, Los Angles (established), Charlotte, NC (new), and Kansas City, MO (low-base/low-growth), it appears that there are more

favorable contextual factors in Charlotte and Kansas City versus Los Angeles[10]. Overall

homeownership rates[11] are higher in Charlotte (67.2%) and Kansas City (67.8%) than in Los

Angeles (49.8%). The two former cities also have a higher percentage of housing units built

within the last ten years (26.9% and 15.1%) than Los Angeles (6.8). Finally, the price-to-rent

ratio[12] in Charlotte (18.3) and Kansas City (17.3) is lower than Los Angeles (31.8) signaling a

better decision to purchase a home in non-traditional areas while it is a better decision to rent in

Los Angeles due to high housing values.

This study contributes to the literature on immigrant assimilation by examining an

important outcome that has been understudied in research related to new destinations: housing

tenure. Although it was not in the scope of this study, immigrant homeownership may have

significant impacts on communities in non-traditional settlement areas. Immigrant

homeownership in new destinations is important because it may be consequential in determining

whether the immigrant community can become established or if it will become a transient one

with weaker community ties and support networks due to continual turnover. For example,

Molloy et al. (2011) show that renters are more likely than homeowners to internally migrate.

Also, Kritz et al. (2011) show that recent migrants are more likely to migrate out of metropolitan

areas in new destinations in comparison to their counterparts in traditional destinations who are

more likely to remain in the same metropolitan area.

These studies *imply* that low rates of immigrant homeownership in new destinations may

be problematic for the formation of strong im migrant communities that could provide support

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[10] Examples come from 2010 American Community Survey

[11] Calculated for total population

[12] Calculated as follows: (median housing value) / (median gross rent * 12). Higher values mean it is a better economic decision to rent vs. purchasing a home.

networks for immigrants in non-traditional settlement areas. However, the findings of this study suggest Latino immigrants in new destinations are faring no worse than those in established ones. In fact, once Salvadoran and Guatemalan immigrants in non-traditional areas become more assimilated they are predicted to experience higher rates of homeownership in comparison to those in traditional immigrant gateways. As they accumulate more time in the U.S. they will be more likely to become married and have children which are positively associated with owning a home. The current Salvadoran and Guatemalan immigrants in non-traditional areas are the most recently-arrived and would be expected to have lower homeownership rates than those who have been in the country for longer periods of time. Therefore, there is optimism for the future that Latino immigrants in non-traditional destinations are able to become homeowners and establish permanent roots.

Table 1. Portrait of all Foreign-Born Mexicans, Salvadorans, and Guatemalans living in the United States (2009-2011)

	Mexicans	Salvadorans	Guatemalans
Median Age	38.0	39.0	34.8
% Bachelor's Degree or Higher	4.6	5.4	5.2
% English Proficient	50.1	51.9	45.8
% Citizen	22.8	27.7	23.1
% in Poverty	30.1	20.3	28.5
N =	11,648,613	1,118,039	751,810

Source: American Community Survey 2009-2011 (individual file)

Table 2. Distribution of Immigrants Across Established and New Destinations

	1990		2010		Growth in Population Size[a]	Index of Diversity		% Change in Diversity[b]	N of MSAs
	%	N	%	N		1990	2010		
Total Foreign Born Mexicans		*(3,978,317)*		*(10,394,527)*	*161.28*	*0.15*	*0.41*	*173.3*	*309*
In Established Metros	91.8	(3,653,042)	74.3	(7,722,025)	111.4	--	--	--	46
In New Destinations	1.3	(50,370)	11.0	(1,142,456)	2,168.1	--	--	--	95
In Low Base, Low Growth Areas	6.9	(274,905)	14.7	(1,530,047)	456.6	--	--	--	168
Total Foreign Born Salvadorans		*(460,400)*		*(1,092,456)*	*137.3*	*0.17*	*0.40*	*135.3*	*309*
In Established Metros	91.0	(418,857)	75.0	(819,215)	95.6	--	--	--	14
In New Destinations	0.7	(3,193)	8.7	(94,485)	2,859.1	--	--	--	20
In Low Base, Low Growth Areas	8.3	(38,350)	16.4	(178,756)	366.1	--	--	--	275
Total Foreign Born Guatemalans		*(222,968)*		*(721,650)*	*223.7*	*0.19*	*0.49*	*157.9*	*309*
In Established Metros	89.3	(199,167)	66.7	(481,498)	141.8	--	--	--	19
In New Destinations	1.0	(2,220)	10.9	(78,658)	3,443.2	--	--	--	24
In Low Base, Low Growth Areas	9.8	(21,851)	22.4	(161,480)	639.0	--	--	--	266

Based on County Level 2006-2010 ACS 5 Year Estimates

[a] $((N_{2010}-N_{1990})/N_{1990})*100$

[b] $((Diversity2010 - Diversity1990)/Diversity1990)*100$

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Table 3. Descriptives for Latino Immigrants

	Mexicans	Salvadorans	Guatemalans	Test Statistic
	%	%	%	
Homeowner	45.0	46.3	28.9	$x^2 = 304.459$ ***
Housing Value ($)	181,427	231,989	233,564	$F = 102.57$ ***
Rent/month ($)	802	911	889	$F = 238.32$ ***
Destination				
Established	72.7	72.8	65.9	$x^2 = 133.858$ ***
New	12.3	9.9	12.0	
Low Base/Low Growth	15.1	17.3	22.1	
Time Spent in U.S.				
<= 5 years	7.6	6.3	15.3	$x^2 = 438.757$ ***
6-10 years	15.0	15.2	22.5	
11-15 years	17.9	16.6	15.1	
16-20 years	14.9	15.2	14.4	
>= 21 years	44.6	46.6	32.8	
Citizen	27.7	34.7	25.8	$x^2 = 111.826$ ***
Speaks English Well	56.3	62.8	55.6	$x^2 = 72.636$ ***
Industry				
Agriculture	5.4	0.5	1.5	$x^2 = 462.574$ ***
Construction	26.0	25.1	27.0	
Food Manufacturing	2.7	2.2	2.9	
Durable Manufacturing	12.8	10.6	10.0	
Wholesale Trade	3.9	4.2	3.5	
Retail Trade	6.8	7.9	6.2	
Low Skill Service	17.1	16.4	17.9	
Other Industry	25.2	33.1	30.9	
Occupation				
White Collar	16.3	18.7	18.4	$x^2 = 186.868$ ***
Blue Collar	56.1	58.7	54.0	
Service	15.3	16.7	16.9	
Farm & Forrestry	12.3	5.9	10.7	
Education				
< High School	49.8	48.0	50.6	$x^2 = 35.905$ ***
High School	33.4	33.2	29.9	
Some College	10.4	12.0	11.9	
Bachelor's+	6.5	6.8	7.6	
Family Income ($)	45,199	50,442	43,180	$F = 42.69$ ***
Married	71.8	65.2	60.8	$x^2 = 235.056$ ***
Child in Household	72.7	67.2	59.3	$x^2 = 293.324$ ***
Age (years)	40.50	40.79	38.07	$F = 85.95$ ***
Total	**45,087**	**4,454**	**2,816**	--

2 (Includes male household heads, ages 18-64); values are weighted

Table 4. Demographic Characteristics by Destination Type

	Mexicans				Salvadorans				Guatemalans			
	Established %	New %	LB/LG[a] %	Test Statistic	Established %	New %	LB/LG %	Test Statistic	Established %	New %	LB/LG %	Test Statistic
Owns Home	48.6	33.5	37.1	631.1 ***	45.6	50.9	46.8	4.4	28.2	28.2	31.3	2.3
Home Value ($)	192,608	129,374	149,164	148.4 ***	253,918	149,900	193,172	45.1 ***	276,805	144,385	161,062	40.5 ***
Rent ($)	832	647	819	86.5 ***	960	694	811	28.3	983	646	734	58.0 ***
Years in the U.S.				2819.8 ***				141.1 ***				102.5 ***
<= 5 years	5.7	14.9	10.8		5.9	7.2	7.7		12.2	25.8	18.6	
6-10 years	12.5	24.1	19.7		13.5	23.3	18.0		21.4	28.7	22.4	
11-15 years	15.8	26.0	21.7		14.9	27.7	17.2		13.5	17.3	18.7	
16-20 years	14.8	14.0	16.2		15.3	18.8	13.1		15.8	10.6	12.1	
21+ years	51.3	20.9	31.7		50.4	23.0	43.9		37.1	17.6	28.3	
Citizen (1=yes)	31.1	15.7	21.0	738.3 ***	36.0	21.9	37.0	36.0 ***	27.3	17.3	25.7	14.6 **
Speaks English Well	55.7	56.9	58.8	24.1 ***	62.7	59.8	64.6	2.8	56.5	50.5	55.7	4.3
Industry				568.0 ***				133.9 ***				56.1 ***
Agriculture	5.7	4.2	5.2		0.5	0.0	0.5		1.0	1.7	3.2	
Construction	23.8	35.4	28.9		25.2	35.6	18.8		25.4	34.7	27.5	
Food Manufacturing	2.7	3.2	2.5		1.3	6.5	3.6		2.4	4.4	3.4	
Durable Manufacturing	13.5	11.4	10.5		10.0	11.9	12.6		11.2	8.1	7.6	
Wholesale Trade	4.3	2.7	3.3		4.2	3.6	4.6		3.7	4.7	2.4	
Retail Trade	7.0	4.7	7.3		8.3	5.8	7.4		7.0	3.6	5.4	
Low Service	16.4	17.8	20.1		15.9	11.2	21.5		17.8	19.9	16.9	
Other Industry	26.6	20.6	22.1		34.7	25.4	31.0		31.5	23.0	33.6	

(Continued on next page)

Table 4. Demographic Characteristics by Destination Type (continued)

	Mexicans				Salvadorans				Guatemalans			
	Established %	New %	LB/LG[a] %	Test Statistic	Established %	New %	LB/LG %	Test Statistic	Established %	New %	LB/LG %	Test Statistic
Occupation				254.9 ***				35.1 ***				35.2 ***
White Collar	17.6	11.2	14.5		18.7	14.3	21.4		18.4	14.0	20.8	
Blue Collar	56.1	59.3	53.2		58.9	68.0	52.5		55.3	58.3	48.0	
Service	14.3	16.8	19.1		16.5	11.1	20.6		17.4	17.3	15.1	
Farm & Forrestry	12.1	12.7	13.2		5.8	6.6	5.6		8.9	10.4	16.1	
Education				121.5 ***				47.6 ***				24.6 ***
< High School	49.7	51.3	49.2		48.2	59.5	40.7		48.9	52.7	54.6	
High School	32.7	35.9	34.9		33.0	28.4	36.6		31.0	33.0	24.7	
Some College	11.2	7.5	8.8		12.2	5.9	14.9		12.6	5.5	13.4	
Bachelor's+	6.5	5.3	7.1		6.6	6.2	7.9		7.5	8.7	7.3	
Family Income ($)	47,341	36,035	42,337	220.2 ***	52,476	38,821	48,557	23.9	45,403	36,374	40,257	10.3 ***
Married (1=yes)	73.9	65.9	66.6	260.6 ***	66.7	64.4	59.2	15.3 ***	61.5	60.9	58.7	1.6
Child Present in HH	74.7	67.5	67.4	240.9 ***	69.0	67.4	59.2	26.9 ***	60.7	60.5	54.7	7.0 *
Age	41.7	36.3	38.3	891.0 ***	41.6	37.5	39.3	45.4 ***	39.1	34.5	36.8	35.1 ***
Total	**34,727**	**4,330**	**6,030**		**3,305**	**373**	**776**		**1,931**	**306**	**579**	

(Includes male household heads, ages 18-64); values are weighted

[a] Low Base/Low Growth Areas

x^2 tests shown for nominal/ordinal variables; F-tests shown for interval-ratio (ANOVA)

9

10

11

12

39

Table 5. Logistic Regression Models for Homeownership - Pooled Sample (Odds Ratios)

*weighted analyses

	Bivariate	Full Model
Nationality		
Salvadoran	1.06	0.94
Guatemalan	0.50 ***	0.55 ***
Mexican (ref)	--	--
Years in the U.S.		
< = 5 years (ref)	--	--
6-10 years	1.73 ***	1.47 ***
11-15 years	3.83 ***	2.56 ***
16-20 years	5.77 ***	3.00 ***
21+ years	13.23 ***	3.77 ***
Citizen (1=yes)	4.64 ***	2.02 ***
Speaks English Well (1=yes)	2.12 ***	1.42 ***
Industry		
Agriculture	0.70 ***	0.77 **
Food Manufacturing	1.55 ***	1.12
Durable Manufacturing	1.90 ***	1.12 **
Wholesale Trade	1.55 ***	0.98
Retail Trade	1.13 **	0.82 **
Low Service	0.75 ***	0.81 ***
Other Industry	1.36 ***	0.94
Construction (ref)	--	--
Occupation		
White Collar (ref.)	--	--
Blue Collar	0.69 ***	0.98
Service	0.40 ***	0.68 ***
Farm & Forrestry	0.37 ***	0.78 ***
Education		
< High School	--	--
High School	1.14 ***	1.01
Some College	1.62 ***	1.13 **
Bachelor's+	2.01 ***	1.27 ***
Family Income (Logged)	2.73 ***	1.70 ***
Married (1=yes)	3.23 ***	1.64 ***
Child Present in HH (1=yes)	2.46 ***	1.68 ***
Age	1.27 ***	1.08 ***
Age²	1.00 ***	1.00 ***
Wald Chi-Square		7317.07
N = 52,357		

†p < .10, *p < .05, **p < .01, **p < .001

Table 6. Logistic Regression Models for Foreign Born Mexican Homeownership (Odds Ratios)

*weighted analyses

	Model 1 (Bivariate)	Model 2	Model 3	Model 4	Model 5	Model 6
Metro Classification						
Established Metro Area (ref.)	--	--	--	--	--	--
New Destination	0.53 ***	0.90 *	0.56 ***	0.65 ***	0.78 ***	1.04
Low Base/Low Growth	0.63 ***	0.84 ***	0.67 ***	0.68 ***	0.81 ***	0.94
Years in the U.S.						
< = 5 years (ref)	--	--	--	--	--	--
6-10 years	1.69 ***	1.63 ***				1.47 ***
11-15 years	3.43 ***	3.06 ***				2.42 ***
16-20 years	5.06 ***	4.10 ***				2.83 ***
21+ years	12.49 ***	7.73 ***				3.76 ***
Citizen (1=yes)	4.71 ***	2.59 ***				2.05 ***
Speaks English Well (1=yes)	2.05 ***	1.34 ***				1.42 ***
Industry						
Agriculture	0.66 ***		1.20 **			0.75 **
Food Manufacturing	1.52 ***		1.51 ***			1.07
Durable Manufacturing	1.86 ***		1.74 ***			1.11 *
Wholesale Trade	1.54 ***		1.40 ***			0.97
Retail Trade	1.06		0.93			0.81 ***
Low Service	0.70 ***		0.90 *			0.79 ***
Other Industry	1.30 ***		1.55 ***			0.92 †
Construction (ref)	--		--			--
Occupation						
White Collar (ref.)	--		--			--
Blue Collar	0.72 ***		0.77 ***			1.00
Service	0.38 ***		0.47 ***			0.67 ***
Farm & Forrestry	0.38 ***		0.36 ***			0.78 ***
Education						
< High School	--	--	--	--	--	--
High School	1.08 **			0.98		1.01
Some College	1.55 ***			1.18 ***		1.12 *
Bachelor's+	1.96 ***			1.18 **		1.32 ***
Family Income (Logged)	2.66 ***			2.56 ***		1.64 ***
Married (1=yes)	3.15 ***				1.91 ***	1.65 ***
Child Present in HH (1=yes)	2.36 ***				1.71 ***	1.67 ***
Age	1.25 ***				1.17 ***	1.06 ***
Age²	1.00 ***				1.00 ***	1.00 †
Wald Chi-Square		5298.23	1546.87	1593.61	4117.92	6307.31
N = 45,087						

†p < .10, *p < .05, **p < .01, **p < .001

Table 7. Logistic Regression Models for Foreign Born Salvadoran Homeownership (Odds Ratios)

*weighted analyses

	Model 1 (Bivariate)	Model 2	Model 3	Model 4	Model 5	Model 6
Metro Classification						
Established Metro Area (ref.)	--	--	--	--	--	--
New Destination	1.23	1.80 ***	1.31 *	1.76 ***	1.62 **	2.30 ***
Low Base/Low Growth	1.05	1.16	1.03	1.15	1.36 **	1.39 **
Years in the U.S.						
< = 5 years (ref)	--	--	--	--	--	--
6-10 years	2.36 ***	2.26 **				1.96 ***
11-15 years	8.13 ***	7.24 ***				5.25 ***
16-20 years	10.98 ***	9.16 ***				5.41 ***
21+ years	14.39 ***	9.58 ***				4.75 ***
Citizen (1=yes)	3.29 ***	2.08 ***				1.68 ***
Speaks English Well (1=yes)	2.06 ***	1.36 ***				1.25 *
Industry						
Agriculture	1.23		2.18			1.74
Food Manufacturing	1.47		1.40			1.05
Durable Manufacturing	1.86 ***		1.81 ***			1.22
Wholesale Trade	1.50 *		1.42 †			1.23
Retail Trade	1.49 **		1.28			1.09
Low Service	1.10		1.22			0.93
Other Industry	1.58 ***		1.70 ***			1.02
Construction (ref)	--		--			--
Occupation						
White Collar (ref.)	--		--			--
Blue Collar	0.61 ***		0.67 ***			0.86
Service	0.52 ***		0.54 ***			0.77 †
Farm & Forrestry	0.42 ***		0.36 ***			0.83
Education						
< High School	--	--	--	--	--	--
High School	1.32 **			1.24 *		1.14
Some College	1.69 ***			1.44 **		1.28 †
Bachelor's+	1.74 ***			1.04		0.97
Family Income (Logged)	2.91 ***			2.97 ***		2.09 ***
Married (1=yes)	3.24 ***				2.05 ***	1.53 ***
Child Present in HH (1=yes)	2.69 ***				1.91 ***	1.81 ***
Age	1.37 ***				1.30 ***	1.20 ***
Age²	1.00 ***				1.00 ***	1.00 ***
Wald Chi-Square		457.76	83.14	159.06	366.09	592.43
N = 4,454						

†p < .10, *p < .05, **p < .01, **p < .001

Table 8. Logistic Regression Models for Foreign Born Guatemalan Homeownership (Odds Ratios)

*weighted analyses

	Model 1 (Bivariate)	Model 2	Model 3	Model 4	Model 5	Model 6
Metro Classification						
Established Metro Area (ref.)	--	--	--	--	--	--
New Destination	1.00	2.31 ***	1.16	1.40 †	1.57 *	2.68 ***
Low Base/Low Growth	1.16	1.62 **	1.26 †	1.55 **	1.55 **	1.99 ***
Years in the U.S.						
< = 5 years (ref)	--	--	--	--	--	--
6-10 years	1.22	1.11				0.91
11-15 years	4.16 ***	3.26 **				2.44 *
16-20 years	11.90 ***	8.71 ***				4.38 ***
21+ years	20.51 ***	10.74 ***				4.81 ***
Citizen (1=yes)	7.93 ***	3.17				2.35 ***
Speaks English Well (1=yes)	4.81 ***	2.24				1.85 ***
Industry						
Agriculture	0.38 *		1.39			0.62
Food Manufacturing	2.70 **		2.57 **			1.56
Durable Manufacturing	2.66 ***		2.45 ***			1.18
Wholesale Trade	1.75 *		1.38			0.60
Retail Trade	1.87 **		1.29			0.85
Low Service	1.53 **		1.69 **			1.04
Other Industry	2.43 ***		2.94 ***			0.94
Construction (ref)	--		--			--
Occupation						
White Collar (ref.)	--		--			--
Blue Collar	0.40 ***		0.51 ***			0.93
Service	0.40 ***		0.40 ***			0.78
Farm & Forrestry	0.16 ***		0.13 ***			0.74
Education						
< High School	--	--	--	--	--	--
High School	2.21 ***			1.71 ***		1.20
Some College	3.69 ***			1.93 ***		1.33
Bachelor's+	4.57 ***			2.19 ***		1.48
Family Income (Logged)	4.03 ***			3.70 ***		2.17 ***
Married (1=yes)	4.33 ***				2.21 ***	1.99 ***
Child Present in HH (1=yes)	3.27 ***				1.95 ***	1.53 **
Age	1.41 ***				1.33 ***	1.17 **
Age²	1.00 ***				1.00 ***	1.00 *
Wald Chi-Square		487.41	162.13	249.85	265.44	520.64
N = 2,816						

†p < .10, *p < .05, **p < .01, **p < .001

Table 9. Logistic Regression Models for Recently-Arrived Mexican Homeownership (Odds Ratios)

*weighted analyses

	Model 1 (Bivariate)	Model 2	Model 3	Model 4	Model 5	Model 6
Metro Classification						
Established Metro Area (ref.)	--	--	--	--	--	--
New Destination	0.35 ***	0.32 ***	0.43 **	0.49 *	0.55 †	0.64
Low Base/Low Growth	0.40 **	0.34 ***	0.37 **	0.37 **	0.49 *	0.38 **
Speaks English Well (1=yes)	3.41 ***	3.72 ***				2.48 **
Industry						
Agriculture	1.13		2.18			1.05
Food Manufacturing	2.91 †		2.16			1.40
Durable Manufacturing	6.49 ***		3.84 ***			1.74
Wholesale Trade	5.61 ***		3.27 *			2.41
Retail Trade	3.47 **		1.28			1.28
Low Service	1.44		1.49			1.03
Other Industry	2.65 **		2.00 †			0.82
Construction (ref)	--		--			--
Occupation						
White Collar (ref.)	--		--			--
Blue Collar	0.20 ***		0.25 ***			0.61
Service	0.13 ***		0.17 ***			0.69
Farm & Forrestry	0.11 ***		0.10 ***			0.64
Education						
< High School	--		--	--		--
High School	0.99			0.90		0.81
Some College	2.03 †			1.56		0.82
Bachelor's+	6.77 ***			3.39 ***		1.28
Family Income (Logged)	3.77 ***			2.92 ***		2.12 ***
Married (1=yes)	5.82 ***				1.55 †	1.58
Child Present in HH (1=yes)	7.86				2.88 ***	1.87 *
Age	1.17 *				1.07 ***	1.07 ***
Age²	1.00				1.00	1.00
Wald Chi-Square		65.87	117.31	125.7	154.02	211.43
N = 1,456						

†p < .10, *p < .05, **p < .01, **p < .001

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