

Age-at-arrival differences in homeownership attainment among immigrants and their foreign-born offspring in Canada

Pablo Mendez

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Abstract

This paper asks whether age at arrival matters when it comes to homeownership attainment among immigrants, paying particular attention to householders' self-identification as a visible minority. Combining methods that were developed separately in the immigrant housing and the immigrant offspring literatures, this study shows the importance of recognising generational groups based on age at arrival, while also accounting for the interacting effects of current age (or birth cohorts) and arrival cohorts. The paper advocates a (quasi-)longitudinal approach to studying homeownership attainment among immigrants and their foreign-born offspring. Analysis of data from the Canadian Census reveals that foreign-born householders who immigrated as adults in the 1970s and the 1980s are more likely to be home-owners than their counterparts who immigrated at a younger age *when* they self-identify as South Asian or White, *but* not always so when they self-identify as Chinese or as 'other visible minority'. The same bifurcated pattern recurs between householders who immigrated at secondary-school age and those who were younger upon arrival. Age at arrival therefore emerges as a variable of significance to help explain differences in immigrant housing

Keywords: age at arrival; immigrant offspring; homeownership; synthetic cohorts

Introduction

In recent years, immigrants who arrived in Canada as children and adolescents during the 1970s and 1980s have been enlarging the ranks of adults entering home-buying age. These immigrants now 'coming of age' are among the first arrival cohorts to grow up in an increasingly pluri-ethnic Canada, having entered the country following changes to the country's immigration system in 1967.¹ In fact, the 'new immigration' – as the post-1967 migrant inflows have come to be known – has been accompanied by a growing interest in the effect that perceptions of physical characteristics may have on the integration experiences of immigrants from 'non-traditional' countries, particularly with regard to skin colour (Haan, 2007). In this context, an important concern among policy-makers and scholars has been to investigate the differences in socioeconomic trajectories of 'visible minority' immigrants relative to other visible minority and non-visible-minority populations.² The rate of

homeownership, representing in the aggregate one of the most important symbolic and material markers of socioeconomic achievement in North American society, has unsurprisingly become an important metric for these purposes (Ray and Moore, 1991; Lapointe and Murdie, 1996; Skaburskis, 1996; Owusu, 1998; Laryea, 1999; Darden and Kamel, 2000; Hiebert *et al.*, 2006; Mendez *et al.*, 2006; Haan, 2007).

But jumping across generational lines to examine the case of the offspring of post-1967 immigrants as they enter adulthood adds a new layer of complexity to the researcher's task, as shown by several North American studies that examine other integration or assimilation benchmarks such as occupational and educational attainment, criminal behaviour, linguistic competency, ethnic identity formation, and transnational attachments (Clark, 1998; Portes and Rumbaut, 2001; Schmidt, 2001; Boyd, 2002; Rumbaut, 2002; Waldinger and Feliciano, 2004; Feliciano and Rumbaut, 2005; Portes *et al.*, 2005). There is, for example, a need to account for the fact that while some offspring are foreign-born (having immigrated as children or adolescents), others were born in the receiving country and are therefore not immigrants themselves. Similarly, it is necessary to consider the variegated contexts – spatial, political, social and economic – that immigrant children of different ages and growing up at different times confront when making their life in a new country. Following such considerations, the relationship between visible minority status and the process of adaptation of immigrant offspring raises important questions about the intergenerational legacies of the 'new' immigration, including with regards to housing tenure trajectories. Firstly, do observed differences in homeownership attainment between visible minority and non-visible minority immigrants who arrive as adults persist among their foreign-born offspring? And secondly, is home-ownership attainment affected by immigrants' age at the time of arrival in Canada? The quest for answers to these questions is crucial to developing a better understanding of the differing settlement and adaptation requirements of immigrant families entering Canada with children or adolescents.

Empirically, the paper is based on an analysis of data from the Canadian Census. It starts with a brief overview of relevant conceptual and methodological issues on the study of immigrant offspring. After discussing a typology of generational ties to immigration based on age at arrival, the categories within this typology are linked to both birth and year-of-arrival cohorts by means of a set of cross-tabulations of immigrant homeownership rates. This sets the ground for the second part of the paper, where the analysis is extended to examine homeownership rate differences within cohorts who self-identify with the Canadian Census categories of 'Chinese visible minority', 'South Asian visible minority' and 'Non-visible minority (White)'.³ A third and final section turns to analysing the effect on homeownership attainment of age at arrival, understood on aggregate in terms of childhood, adolescence, and adulthood. The paper concludes with a discussion of the main findings.

It is important to signal at the outset that this paper will pay less attention to Canadian-born children of immigrants – the so-called second generation – and will focus primarily on immigrants who arrived as children and are now adults of home-buying age. As will be shown later, the vast majority of Canadian-born immigrant offspring now entering prime home-buying age are not visible minorities; moreover, a focus on their outcomes has already been the topic of

other research (Kim and Boyd, 2006). A second, more general caveat relates to the methodology used to illustrate and support the arguments in this paper. It is important to recognise that census-based studies can only generate a partial view of the necessarily complex nature of immigrant socio-economic outcomes. Broad categories like ‘Chinese’ and ‘South Asian’ visible minority hide a large degree of population heterogeneity; moreover, questions regarding household differences in motivations and capacities to buy – including the role of cultural or ideological predispositions (see e.g. Teixeira, 2007), the influence of immigrant selection policies and entry requirements, and the effect of inheritances or the pooling of income within large households (Ley, 1999) – are perhaps more suited to study through combined methodologies that also incorporate special surveys and ethnographic research. Yet even though analysis of Census data can at times be more adequately regarded as a tool in sharpening the focus of complementary research, the following analysis shows that it can also provide valuable information in and of itself. Census-based studies can broaden our understanding of the patterns of socio-spatial assimilation of immigrant offspring as they enter adulthood, and help determine whether special assistance should be targeted to newcomer families based on the stage of development of their children at the time of arrival.

Immigrant offspring and the consumption of housing

A growing number of North American and European studies since the early 1990s have analysed a variety of social and economic outcomes among immigrant offspring, including linguistic competency, educational and occupational attainment, rates of incarceration, ethnic self-identification, and incidence of inter-marriage (Portes and Zhou, 1993; Zhou and Bankston, 1994; Mata, 1997; Boyd and Grieco, 1998; Portes and Rumbaut, 2001; Schmidt, 2001; Boyd, 2002; Farley and Alba, 2002; Rumbaut, 2002; Kasinitz *et al.*, 2004; Waldinger and Feliciano, 2004; Feliciano and Rumbaut, 2005; Portes *et al.*, 2005). But studies based on large-*n* datasets like the Census 20% sample file have been limited due to data collection considerations. As Kim and Boyd (2006) explain with regards to the Canadian case, information on the birthplace of parents in large-sample surveys such as the Census was discontinued between 1971 and 2001. During that time, the lack of access to self- and parental-nativity information made it impossible to ‘split’ populations according to whether respondents had at least one foreign-born parent or not. This gap obviously created a critical obstacle to the study of the social and economic achievements in adulthood of immigrant offspring born in Canada. But that data limitation is less relevant when studying the group that is the main focus of this paper, namely those immigrants who have arrived in Canada as children or adolescents since the 1970s. Parental information is not essential in this case, as year of birth and year of arrival information is all that is needed to establish that a person immigrated before reaching adulthood, and the vast majority of such cases correspond to youth who immigrate in the company of their parents.⁴

Immigrants and their Offspring: ‘Lumping’ versus ‘Splitting’

But if parental information is not a critical obstacle in Census-based studies of homeownership attainment among the foreign-born population, the lack of consensus on the operational definitions of distinctive generation groups is. Without a standard typology,

definitional inconsistency across studies constitutes as much of a problem for theory and social policy as the lack of data, because both deficiencies restrict the ability of researchers to determine how the long-term process of adaptation is affected by the stage of social development in which immigrant minors find themselves at the time of arrival (Oropesa and Landale, 1997; Rumbaut, 2004). By failing to differentiate properly between immigrants and their offspring, one can inaccurately ‘lump’ together the offspring of immigrants who were born in the receiving society with either their parents or with their foreign-born counterparts who arrived before or during adolescence.

In fact, evidence derived from alternative sources suggests that both place of birth (of self and parents) and age at arrival affect the process of immigrant adaptation to a new country, and that generational differences in a variety of social and economic outcomes do in fact exist (for helpful reviews, see Zhou, 1997a, 1997b; Brubakers, 2001; Waters and Jimenez, 2005). The meaning of these differences, however, is still debatable. One school of thought maintains that the variability of outcomes mirrors the trajectories of progressive assimilation first observed among pre-1960s immigrants and their offspring (Perlmann and Waldinger, 1997; Farley and Alba, 2002; Waldinger and Feliciano, 2004). The opposing view is that the generational differences that have so far characterised the ‘new’ immigration are in fact ushering a departure from the typical expectations associated with the ‘straight-line’ theory of assimilation (Gans, 1992; Portes and Zhou, 1993; Portes *et al.*, 2005). The debate is in part the result of circumstances, in that the ‘new’ immigrant offspring are still a relatively young and small (although rapidly growing) group, which limits the possibilities for analytical comparison. Nonetheless, one should not ignore the fact that the generational outcomes predicted by either side of the debate could plausibly be altered in the best interests of future cohorts by the adoption in the present of policies that respond to findings from today’s research. For this reason, developing an adequate approach to the timely and accurate measurement of intergenerational social mobility is critical.

Interest in the relationship between assimilation and intergenerational differences is not new (Park and Burgess, [1921] 1924; Child, 1943; Warner and Srole, 1945; Thomas and Znaniecki [1918–20] 1958; Nahirny and Fishman, [1965] 1996, all cited in Rumbaut, 2004). Of particular interest here is the classificatory schema developed by Warner and Srole (1945) to differentiate children of immigrants according to their place of birth and whether or not they entered the US before the age of 18. The development of such a typology by these scholars was part of a much larger project, but it is their attention to generational differences among the foreign-born that is of particular relevance here. In the 1990s, Rumbaut (1991, 1997) spoke of the ‘one-and-a-half generation’ as the cohort of foreign-born children of immigrants who arrived at age 18 or younger, inspiring Oropesa and Landale (1997) to introduce the label of ‘decimal generations’. Theirs was not just an academic preoccupation; the example of an immigrant who in 2001 was aged 35 to 44, and who landed in Canada between 1971 and 1980, illustrates the importance of their contribution, for it shows that such demographic details alone are insufficient to determine which of three possible generational ties to immigration apply to her. Indeed, this foreign-born person could have immigrated as a child (perhaps an immigrant who was six years

old when landing in 1971), as an adolescent (as in the case of immigrants landing at age 16 in 1977, for example), or as an adult (landing for instance at age 23 in 1980).

In fact, Oropesa and Landale (1997) used a more concrete example than the fictitious one above, showing in the process that the linguistic skills of foreign-born individuals who migrated to the US at age 18 or younger would differ according to whether they immigrated before, during or after secondary school age. Based on this analysis, these authors advocate the use of Rumbaut's (1997) typology of children who immigrate with their parents, which is based on the children's 'developmental stage and their age upon arrival to the United States' (Oropesa and Landale, 1997: 432):

The "1.25" generation [refers to immigrants] who arrived here as teenagers [aged 13 to 17] after spending most of their formative years in the origin country. The "1.5" generation arrived here as preteen school-age children [aged 6 to 12] and the "1.75" generation came here as preschoolers [aged 0 to 5].

Rumbaut (2004) in addition distinguished second-generation children based on whether one or both parents were foreign-born, calling the latter the '2.0' generation and the former the '2.5' generation. As mentioned earlier, however, the focus of this paper is on what could be called the 'first decimal generation', thus differentiating first-generation immigrants based on the age at which they arrived in Canada.

The Importance of Homeownership

The rate of homeownership of the foreign-born has long been considered an important metric for assessing the degree of socioeconomic adaptation of immigrants to the US and Canada (Ray and Moore, 1991; Balakrishnan and Wu, 1992; Alba and Logan, 1992; Krivo, 1995; Lapointe and Murdie, 1996; Myers and Lee, 1998; Owusu, 1998; Laryea, 1999; Murdie and Teixeira, 2001; Myers and Liu, 2005). Owning a house is generally believed to demonstrate a high degree of familiarity with, preference for, and commitment to the country, city and neighbourhood of settlement. Furthermore, homeownership is widely regarded as a reflection of an individual or household's ability to raise enough money for a down payment and the attainment of a sufficient and dependable flow of income to secure a mortgage.⁵ In Canada, statistics show that 66% of all immigrants lived in owner-occupied housing in 2001, while in the US the corresponding rate was 50% in 2000. Several studies (Ray and Moore, 1991; Lapointe and Murdie, 1996; Skaburskis, 1996; Clark, 1998; Owusu, 1998; Laryea, 1999; Myers and Park, 1999; Darden and Kamel, 2000; Hiebert *et al.*, 2006; Haan, 2007) show that despite ethnic group differences in housing trajectories, the majority of long-term immigrants are eventually able to realise this emblematic aspect of the 'North American dream'.

But the housing outcomes of immigrant offspring as they reach adulthood have so far received considerably less attention (but see Rosenbaum and Friedman, 2007, and Kim and Boyd, 2006, for notable exceptions). In what is perhaps the first study on contemporary intergenerational homeownership outcomes in Canada, Kim and Boyd (2006) access data from the 2001 Census to estimate the effects of generational group membership on the likelihood of primary householders to be home-owners, controlling for several socio-demographic,

geographical and household characteristics. Their analysis helpfully shows that homeownership attainment tends to increase with generational distance from the initial migration decision of the immigrant parent for the cohorts that arrived after 1980. However, Kim and Boyd’s emphasis is on potential differences between the second and first generations, where the first generation is decomposed into only two groups: immigrants arrived before the age of 13 and those arrived at 13 or older. In other words, any difference that may exist among children who arrived at secondary school age and those arrived at a younger or older age is not examined, and it is unclear whether visible minority differences in homeownership remain significant once the first generation is disaggregated beyond the 13-year-old threshold. The remainder of this section therefore seeks to expand on Kim and Boyd’s (2006) analysis by disaggregating the first generation further.

A summary of 2001 homeownership rates in Canada, disaggregated by visible minority group, is presented in Table 1. The table is based on the 2001 Census, and reports weighted frequency counts extracted from the second revised Public Use Microdata File (PUMF) data-set of individuals (which itself is based on a 2.7% sample of the population enumerated in the Census). Consistent with the literature on immigrant homeownership (e.g. Lapointe and Murdie, 1996; Myers and Lee, 1998; Laryea, 1999; Haan, 2005), the characteristics of Person 1 individuals are taken to represent the household. Person 1 is defined in the Census as the person who contributes the greatest amount towards shelter expenses. In cases where two or more people are identified as sharing such expenses equally, Person 1 status is automatically assigned to the first household maintainer listed on the filled-out census questionnaire. Two arrival cohorts are represented here: immigrant householders who arrived between 1971 and 1980 (and had therefore been in Canada for 20 to 30 years at the time of the 2001 Census), and those who arrived between 1981 and 1990 (and had thus been in Canada for 10 to 20 years at the time of survey).

Table 1. Homeownership by visible minority group and arrival cohort of Person 1 individuals, Canada, 2001: total number of cases in subgroup, and percentage owner-occupied.

	Chinese	South Asian	Other visible minority	Non-visible minority (White)	Total
Arrived 1981–1990	67,691	53,052	150,693	152,949	424,385
Percentage owners	77.4	68.6	42.6	64.6	59.3
Arrived 1971–1980	57,146	58,851	126,044	239,247	481,288
Percentage owners	83.0	81.9	58.8	73.3	71.7
Total	124,837	111,903	276,737	392,196	905,673

Contingency coefficient: 0.265 ($P < 0.001$).

Source: 2001 Census PUMF (individuals file).

Table 2 provides new information through the inclusion of the variable ‘age at arrival’, which was used to construct a decimal generation variable for the first generation groups, from the 1.0 generation to the 1.75 generation (the latter representing immigrants who landed in Canada aged 20 and older). However, this yielded very small generational group sizes, which would have limited the ability to report weighted estimates of frequency counts. The typical

solution of combining categories to increase counts was adopted as follows: keeping in mind studies that have highlighted the vulnerability of the 1.25 generation (see e.g. Oropesa and Landale, 1997; Rumbaut, 2004), it was essential to preserve that generational cohort as a separate category. Therefore, the 1.75 and 1.5 generations were combined into one, labelled the ‘one-point-five generation plus’ (or, typographically, the ‘1.5+ generation’). It should also be noted that figures are reported for the 2.0 and 2.5 generations only in this table, to establish a bridge to Kim and Boyd’s (2006) study. As explained earlier, the analytical emphasis will be placed on the decimal groups within the first generation.

Table 2. Homeownership by visible minority group, generation, and arrival cohort of Person 1 individuals, Canada, 2001: total number of cases in subgroup, and percentage owner-occupied.

	Chinese	South Asian	Other visible minority	Non-visible minority (White)	Total
<i>1.0 generation</i>					
Arrived 1981–1990	58,777	45,293	119,763	123,999	347,832
Percentage owners	79.5	69.8	46.0	68.6	62.8
Arrived 1971–1980	39,054	42,375	84,584	158,319	324,332
Percentage owners	84.1	84.5	63.0	78.5	75.9
Total	97,831	87,668	204,347	282,318	672,164
Contingency coefficient: 0.265 ($P < 0.001$)					
<i>1.25 generation</i>					
Arrived 1981–1990	5656	6278	20,709	15,466	48,109
Percentage owners	71.3	64.7	35.9	58.4	51.0
Arrived 1971–1980	10,150	7569	19,535	28,271	65,525
Percentage owners	86.5	83.4	58.8	72.8	72.0
Total	15,806	13,847	40,244	43,737	113,634
Contingency coefficient: 0.278 ($P < 0.001$)					
<i>1.5+ generation</i>					
Arrived 1981–1990	1185	778	4485	5746	12,194
Percentage owners	62.5	47.6	19.0	40.0	35.0
Arrived 1971–1980	6581	8278	20,340	46,795	81,994
Percentage owners	76.9	68.3	44.0	59.4	57.9
Total	7766	9056	24,825	52,541	94,188
Contingency coefficient: 0.227 ($P < 0.001$)					
<i>Non-immigrants</i>					
2.0 gen. (both parents are immigrants)	15,969	6736	21,160	801,025	844,890
Percentage owners	72.4	52.7	47.2	75.2	74.3
2.5 gen. (one parent is not immigrant)	4135	1367	10,237	862,134	877,873
Percentage owners	65.2	48.6	58.1	72.5	72.3
3rd gen. and over (neither parent is immigrant)	4727	886	29,625	6,686,249	6,721,487
Percentage owners	71.1	50.1	53.0	67.5	67.5
Total	24,831	8989	61,022	8,349,408	8,444,250
Contingency coefficient: 0.160 ($P < 0.001$)					

Source: 2001 Census PUMF (individuals file).

Note: 1.0 generation refers to immigrants arrived aged 20 or older; 1.25 generation to those arrived aged 13 to 19; and 1.5+ generation to those arrived aged 12 and younger.

As expected, householders who immigrated between 1971 and 1980 (the earliest of the two reference periods) have higher rates of ownership compared with later arrivals, and this is true regardless of visible minority category or age at the time of arrival. In addition, the rate of homeownership increases with each consecutive age-at-arrival group (i.e. ‘decimal first generations’) for all visible minority and White householders, although it consistently remains well below average for those in the sizeable ‘Other visible minority’ composite category.

The rate of homeownership within first-generation visible minorities

Looking more closely at each generation group in Table 2 yields other interesting findings. Firstly, regardless of period of arrival, Chinese and South Asian visible minority immigrants who entered Canada aged 20 or older (the 1.0 generation) had higher rates of homeownership than their White immigrant counterparts, regardless of arrival cohort. Of all such immigrants in the 1971 to 1980 arrival cohort, South Asian visible minority householders had the highest rate (84.5%, well above the average of 75.9%), but among those who arrived between 1981 and 1990 it was Chinese visible minority householders who had the highest rate (79.5%, compared with an all-group average of 62.8%). This difference in homeownership attainment between cohorts may be related either to differences in the composite characteristics of each visible minority group within its own arrival cohort, and/or to differences in the political, social and economic context of the decade in which immigration occurred or at the time the 2001 Census was taken. A cross-sectional analysis such as this one does not enable us to distinguish which of these potential factors has more explanatory power, but this issue will be taken up in detail in the final part of the analysis.

Turning to immigrant householders who entered Canada before adulthood, the first group consists of those who entered aged 13 to 19 (the 1.25 generation). Here, it was Chinese visible minority householders who recorded the highest rates of homeownership, regardless of period of arrival. Again, both Chinese and South Asian immigrants recorded higher rates than their White immigrant counterparts. For the last generational group (the 1.5+ generation), the pattern is very similar to the 1.25 generation, although the difference in homeownership rate between Chinese and South Asian householders is larger for the cohort that arrived in the period 1971 to 1980 and smaller for the cohort that arrived in the period 1981 to 1990. For all three first-generation groups (1.0, 1.25, and 1.5+), White immigrant householders had rates of ownership that equalled or surpassed the arrival cohort average.

Table 2 also reports homeownership rates for three non-immigrant groups: the 2.0 generation (both parents are immigrants), 2.5 generation (one parent is not an immigrant), and 3rd and over generations (neither parent is an immigrant). Here, too, there are statistically significant differences in homeownership attainment. On average, homeownership decreases with generational distance from immigration (74.3% of 2.0 generation immigrant householders were owners, but only 72.3% of 2.5 generation ones, dropping to 67.5% among the 3rd and over

generations). At the aggregate level this is consistent with Kim and Boyd's (2006) findings, but disaggregating by visible minority category reveals inconsistent patterns between groups. Further analysis, beyond the scope of this paper, seems warranted for these three groups.

What is clear nonetheless is that the overwhelming majority of non-immigrant householders (98.9%) self-identified as White, reflecting the demographic composition of the immigrant population prior to the 1967 changes to Canada's immigration regulations. Due to space considerations, and given this study's specific interest in the 'new' immigration, non-immigrant householders (i.e. the 2.0, 2.5, and 3rd and over generations) will not be included in the remaining sections of the paper.

Age at Time of Survey

As Abdurrahman (2003) has shown, it is important to take into account permanent differences in socioeconomic outcomes that result from the configuration of opportunity structures in the historical period during which immigration occurs, as these will in one way or another follow each arrival cohort through time. For this reason, Table 2 takes care to isolate arrival cohorts to control for the effects of time-specific factors accruing from the period of arrival in the host country, including the economic context of the year of entry and the effects of lengthening durations of stay. But there is an equally important temporal factor missing from Table 2, namely the householder's age at the time of the survey.⁶ Because patterns of housing purchase are highly correlated to the buyer's stage in the lifecycle (Bourne, 1981; Doucet and Weaver, 1991), it is crucial to differentiate by age when measuring rates of homeownership. Therefore, both age groups and arrival cohorts need to be examined explicitly.

Table 3 examines homeownership rates doubly disaggregated by age group and arrival cohort in 2001. The age variable has been broken down into 10-year age groups, following common practice in the lifecycle literature (Bourne, 1981; Doucet and Weaver, 1991; Myers and Lee, 1998; Haan, 2005). As one would expect, the rate of homeownership of all generation groups and arrival cohorts increases with every successive age group starting from the youngest, peaking at age 55–64 (or occasionally 65–84) and then dropping again for the older age groups. This table therefore confirms that age at the time of survey does matter, although not always exactly as expected: the rate of ownership is found to peak at the young age of 45 to 54 among 1.0 generation householders who arrived between 1971 and 1981 (78.7%, against 77.7% for the next age group).

Comparing Visible Minority Groups

Aware now of the importance of disaggregating adult immigrant data by decimal generation and age group and arrival cohorts, it is possible to return to the first question raised at the beginning of this paper: what are the differences in rate of homeownership among visible minority groups? Tables 4, 5 and 6 have been drawn up to provide an answer based on 2001 Census results. The tables correspond to each of the three decimal generation groups of immigrants (1.0, 1.25 and 1.5+ generations), and report homeownership rates for two 'new immigration' arrival cohorts, namely immigrant householders who arrived in the decade of 1971

to 1980 and in the decade of 1981 to 1990. In turn, each arrival cohort is broken down into 10-year age groups; only those age groups that have cases of Person 1 immigrants in the two arrival cohorts *and* the skin colour/visible minority groups have been included in the tables.

Table 3. Homeownership by age group, decimal generation, and arrival cohort of Person 1 individuals, Canada, 2001: total number of cases in subgroup, and percentage owner-occupied.

	Age in 2001					Total
	25–34	35–44	45–54	55–64	65–84	
<i>1.0 generation (arrived aged 20 or older)</i>						
Arrived 1981–1990	15,372	133,231	111,233	43,690	44,307	347,833
Percentage owners	47.6	61.3	67.4	69.2	55.0	62.8
Arrived 1971–1980		15,185	143,719	100,782	64,646	324,332
Percentage owners		75.7	78.7	77.7	66.9	75.9
Total	15,372	148,416	254,952	144,472	108,953	672,165
<i>1.25 generation (arrived aged 13 to 19)</i>						
Arrived 1981–1990	36,222	11,886				48,108
Percentage owners	46.8	64.0				51.0
Arrived 1971–1980	~	48,922	15,422			65,526
Percentage owners		70.4	78.7			72.0
Total	37,404	60,808	15,422			113,634
<i>1.5+ generation (arrived aged 0 to 12)</i>						
Arrived 1981–1990	12,193					12,193
Percentage owners	35.0					35.0
Arrived 1971–1980	53,350	28,646				81,996
Percentage owners	52.7	67.6				57.9
Total	65,543	28,646				94,189

Source: 2001 Census PUMF (individuals file).

~ The number of cases in this cohort is too small.

Table 4 looks at the homeownership rate for immigrant householders who arrived aged 20 or older (the 1.0 generation), focusing on two arrival periods: 1981–1990 and 1971–1980. Among the former, the rate for all immigrant householders (before disaggregating by visible minority group) is highest for the age group 55–64, at 69.2%. But once visible minority categories are taken into account, the 55–64 age group has the highest rate of ownership only among the Chinese visible minority and White householders. Disaggregation also shows that 1.0- generation Chinese visible minority immigrants in this arrival cohort have a homeownership rate that is significantly higher

than the average for all age groups, meaning that the overall rate of immigrant homeownership for 1.0 generation householders in this arrival cohort would be much lower without the achievement

Table 4. Homeownership by visible minority group, age group, and arrival cohort of 1.0 generation Person 1 individuals, Canada, 2001: total number of cases in subgroup, and percentage owner-occupied.

	Chinese	South Asian	Other visible minority	Non-visible minority (White)	Total
<i>Arrived 1981–1990</i>					
Age in 2001: 25–34	1,331	2,771	6,427	4,843	15,372
Percentage owners	66.6	64.0	30.4	55.7	47.6
35–44	17,686	19,209	51,507	44,866	133,268
Percentage owners	79.1	71.0	44.8	69.1	61.3
45–54	19,623	13,131	36,375	42,102	111,231
Percentage owners	86.1	74.7	51.9	69.8	67.4
55–64	8372	5201	13,283	16,834	43,690
Percentage owners	88.5	65.9	49.4	76.1	69.2
65–84	11,802	4981	12,170	15,353	44,306
Percentage owners	64.1	60.0	38.2	59.6	55.0
Total	58,814	45,293	119,762	123,998	347,867
Contingency coefficient: 0.294 ($P < 0.001$)					
<i>Arrived 1971–1980</i>					
Age in 2001: 35–44	3,398	2,362	4,434	4,993	15,187
Percentage owners	87.0	85.9	64.1	73.4	75.7
45–54	17,512	18,771	38,950	68,486	143,719
Percentage owners	90.1	86.6	65.4	81.2	78.7
55–64	8259	15,009	28,774	48,777	100,819
Percentage owners	88.8	85.0	65.5	80.7	77.7
65–84	9886	6234	12,463	36,062	64,645
Percentage owners	68.7	76.3	49.4	70.8	66.9
Total	39,055	42,376	84,621	158,318	324,370
Contingency coefficient: 0.242 ($P < 0.001$)					

Source: 2001 Census PUMF (individuals file).

Note: 1.0 generation refers to immigrants arrived age 20 or older.

of Chinese visible minority immigrants, especially given the low home ownership rates of householders in the ‘Other visible minorities’ category.

The rates of homeownership of 1.0-generation householders who arrived between 1981 and 1990 and belonging to the South Asian visible minority category are above the total average rate for all age groups but one (namely the 55–64). Moreover, the rate of ownership of those identifying with this visible minority category is higher than that of 1.0-generation White householders for this arrival cohort, except among immigrants aged 55 to 64. However, their rates are significantly below those of their Chinese visible minority counterparts, especially for those aged 45–54 and 55–64.

Turning to the arrival cohort of 1971 to 1980, a first observation is the performance of age group 45–54, which records both the highest rates for all groups overall (78.7%) and between visible minority categories (except for the composite ‘Other visible minorities’ category). As with the 1981 to 1990 arrival cohort, it is Chinese visible minority householders who post the highest rates of immigrant ownership in all age groups, except in the case of those aged 65 to 84. South Asian visible minority immigrants outperform them in this age group, just as they also outperform White immigrant householders in all age groups.

Table 5 shows the homeownership rates of Person 1 immigrants who were age 13 to 19 at the time of arrival (the 1.25 generation). The first observation is that the homeownership advantage of Chinese (and to a lesser extent South Asian) visible minority householders over White householders is even more marked here than among the 1.0-generation immigrants in almost all age groups and arrival cohorts except the 35–44 age group among the 1981–1990 arrivals (although the White advantage over Chinese visible minority householders in this case is less than one percentage point, at 74.8% for the former against 74.0% for the latter). Particularly interesting is the rate of the small cohort of young (aged 25 to 34 at time of survey) Chinese visible minority householders who are part of the 1981–1990 arrival cohort: more than two-thirds of them (70.4%) were already home-owners at the beginning of the home-owning stage in the lifecycle, compared with an average of only 46.8% for the age group overall.

Finally, Table 6 represents Person 1 immigrants who arrived aged 0 to 12 (the 1.5+ generation). Here again, Chinese visible minority householders have rates of homeownership that are substantially higher than the average, in this instance for all age groups and arrival cohorts in which there is a sufficient number of cases. South Asian visible minority immigrants are also above average, with householders aged 35 to 44 with arrivals between 1971 and 1980 recording a rate of homeownership that is close to that of their Chinese visible minority counterparts (82% vs 84.7% for the latter). And both Chinese and South Asian visible minority groups have higher rates of ownership than White immigrant householders, regardless of age group and arrival cohort.

Tables 4 to 6 also show that White immigrant householders generally have higher rates of homeownership than average (except for two cases among the 1.0-generation immigrants: those aged 35–44 who arrived between 1971 and 1980, and those aged 45–54 who arrived between 1971 and 1980). More importantly, however, these three tables show that in terms of homeownership rates, the rankings of the largest skin colour groups among immigrants who arrived as adults are largely equivalent to the rankings of those who immigrated as children and adolescents. Put differently, the homeownership attainment of the main skin colour groups

relative to each other generally appears to be transmitted from immigrant parents to foreign-born offspring.

Table 5. Homeownership by visible minority group, age group, and arrival cohort of 1.25 generation Person 1 individuals, Canada, 2001: total number of cases in subgroup, and percentage owner-occupied.

	Chinese	South Asian	Other visible minority	Non-visible minority (White)	Total
<i>Arrived 1981–1990</i>					
Age in 2001:					
25–34	3,995	4,288	16,465	11,511	36,259
Percentage owners	70.4	62.9	32.8	52.7	46.8
35–44	1,698	1,990	4,244	3,955	11,887
Percentage owners	74.0	68.5	47.8	74.8	64.0
Total	5693	6278	20,709	15,466	48,146
Contingency coefficient: 0.275 ($P < 0.001$)					
<i>Arrived 1971–1980</i>					
Age in 2001:					
35–44	7,238	5,689	15,144	20,852	48,923
Percentage owners	84.2	83.1	57.0	71.8	70.4
45–54	2765	1843	3764	7049	15,421
Percentage owners	93.3	86.0	67.6	76.9	78.7
Total	10,003	7,532	18,908	27,901	64,344
Contingency coefficient: 0.225 ($P < 0.001$)					

Source: 2001 Census PUMF (individuals file).

Note: 1.25 generation refers to immigrants arrived age 13 to 19.

Table 6. Homeownership by visible minority group, age group, and arrival cohort of 1.5+ generation Person 1 individuals, Canada, 2001: total number of cases in subgroup, and percentage owner-occupied.

	Chinese	South Asian	Other visible minority	Non-visible minority (White)	Total
<i>Arrived 1981–1990</i>					
Age in 2001: 25–34					
	1185	778*	4485	5746	12,194
Percentage owners	62.5	47.6	19.0	40.0	35.0
Contingency coefficient: 0.277 ($P < 0.001$)					
<i>Arrived 1971–1980</i>					
Age in 2001: 25–34					
	4401	4991	13,687	30,270	53,349
Percentage owners	73.1	59.2	40.5	54.2	52.7
35–44	2180	3287	6653	16,525	28,645

Percentage owners	84.7	82.0	51.1	69.1	67.6
Total	6581	8278	20,340	46,795	81,994

Contingency coefficient: 0.196 ($P < 0.001$)

Source: 2001 Census PUMF (individuals file).

Note: 1.5+ generation refers to immigrants arrived aged 5 or younger *plus* those arrived aged 6 to 12.

* Use with caution.

Examining these three tables together invites a comparison of the homeownership rates of the three generational groups across age groups and arrival cohorts. In this respect, the 1.0 generation group generally has an advantage over the 1.25 and 1.5+ generations, while the 1.25 generation group outdoes the 1.5+ generation in all cases but one (among Chinese visible minorities aged 35–44 who arrived between 1971 and 1980). But can this observation be taken as evidence that age at arrival matters when it comes to homeownership attainment among immigrants who landed before adulthood? Is it appropriate to conclude from these results that landing in Canada as an adolescent gives immigrant householders a homeownership advantage over those who immigrated before reaching high-school age? The answer to these two questions is no, because these tables are snapshots at one single collection point in time, and therefore they do not provide sufficient information to reach such a conclusion. The reasons are explained in the next section of the paper, where additional analysis is conducted to work around this limitation.

A synthetic-cohort analysis across decimal generations

This paper has already discussed the importance of year of birth when it comes to homeownership attainment, given that ownership becomes more likely at every adult stage of the lifecycle (at least until retirement age is reached). Moreover, the paper has also highlighted the importance of recognising the permanent differences in housing behaviour that result from the configuration of opportunity structures in the historical period at which householders enter a particular stage of their lifecycle, as in one way or another these differences will follow each age group through time. In the case of immigrants, moreover, these temporal processes are further complicated by time-specific factors accruing from the period of arrival in the host country, including the overall composition of cohorts immigrating in different years, the economic context of the year of entry, and the effects of lengthening duration of stay.

Indeed, the concept of cohorts is central to separating and assessing the degrees of influence of each of these temporal effects. More than 20 years ago, Borjas (1985) showed that the earnings outcomes of immigrants vary not only by duration of stay in the new country, but more importantly by the year of immigration itself, meaning that differences among arrival cohorts matter. But in two landmark studies of immigrant housing outcomes a few years later, Myers and Lee (1996, 1998) demonstrated the importance of simultaneously accounting for the effects of year of immigration and year of birth, but also of the dynamic processes of ageing and lengthening duration of stays in the receiving country, as well as period differences related to each of the data collection years. Put differently, *birth* cohorts (which were

neglected in Borjas' model) were found to be just as significant as other characteristic cohorts when studying immigrant socioeconomic outcomes: snapshot analyses at one point in time were shown to be unable to assess whether differences in outcomes can be attributed to 'permanent differences between cohorts that are tracking on different trajectories' (1998: 600). For this reason, Myers and Lee (1996, 1998) stressed the importance of longitudinal analysis based on birth and arrival cohorts when examining the homeownership attainment of immigrant households.

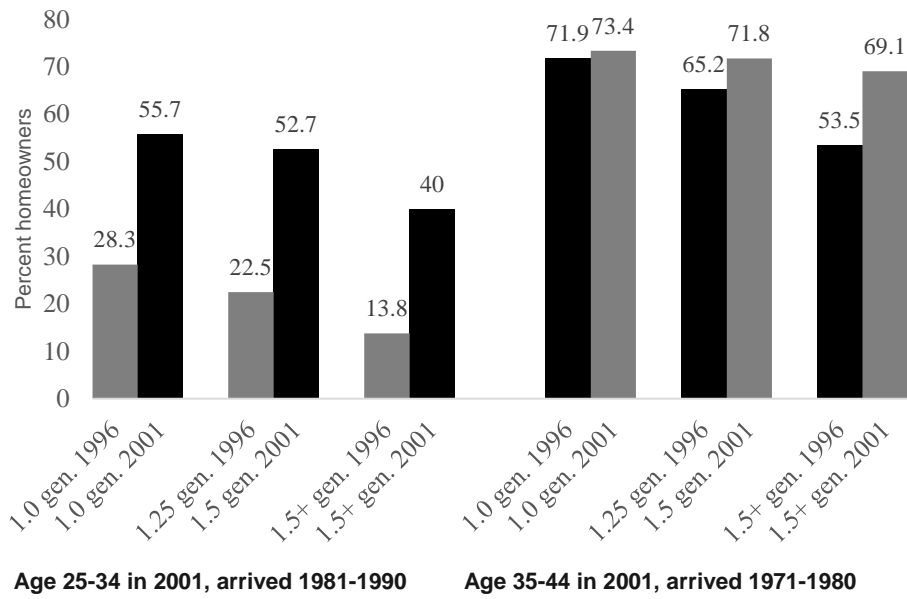
Longitudinal data on immigrant home ownership in Canada are unfortunately not available for the period of 1971 to 1990. But Myers and Lee (1996, 1998) proposed a methodological strategy that can be deployed when longitudinal data are not available, based on creating synthetic double cohorts (birth and arrival) from cross sectional data collected at two points in time, using year of birth as a link. Their strategy is adopted here, combining 1996 and 2001 Census data from PUMF Individuals files. However, an additional level of time-related segmentation, not contemplated by Myers and Lee in their seminal papers, has been included here, namely the three first decimal generation groups used in the previous section of the paper (the 1.0, 1.25 and 1.5+ generations). The results are presented in graphical form in Figs 1 to 4, each figure representing the three previously discussed visible minority groups plus the White immigrants group. Birth cohorts provide continuity with the first part of this study, as they were built using the same 10-year age groups as before (based on the age of Person 1 individuals in 2001, who would have been five years younger in 1996; age in 2001 continues to be the reference in the analysis). Only two 'double' cohorts (birth/arrival) had cases across all skin colour/visible minority categories *and* all three decimal generation groups: immigrants age 25 to 34 who arrived between 1981 and 1990 (and who had therefore been in Canada for 10 to 20 years at the time of the 2001 Census), and immigrants age 35 to 44 who arrived between 1971 and 1980 (who had been in Canada for 20 to 30 years at the time of survey). All other birth/arrival double cohorts have therefore been suppressed.

In these four graphs, attention turns to the homeownership ranking of the three generational groups at two different survey times (the years 1996 and 2001), for each double cohort separately. This enables a quasi-longitudinal analysis of homeownership attainment by visible minority group that allows the analyst to reach conclusions about the effect of age at arrival on homeownership attainment in adulthood. However, such conclusions must be expressed with caution, because the effects of period of arrival (duration of stay, differences in the socioeconomic context at arrival) cannot be properly controlled: as Table 2 shows, no birth cohort cuts across the two 'new immigration' arrival cohorts in this study. As a result, the effect of age at arrival should be analysed for each arrival cohort separately.

Figure 1 compares the three decimal generation groups for the two double cohorts among Chinese visible minority immigrant householders. Here, the generational rankings of the two double cohorts differ between 1996 and 2001; this suggests that among Chinese visible minority householders, age at arrival has not had a consistent impact for either 1971–1980 or 1981–1990 arrivals. A similar (although less marked) lack of consistent age-at-arrival effect is prevalent among the composite 'Other visible minority' group of immigrant householders (Fig. 3).

Asian visible minority and White householders (Figs 2 and 4), where the 1.0 generation consistently recorded the highest rates of immigrant ownership at both survey times for the two double cohorts, were followed in all cases by the 1.25 generation. Here age at arrival has had a noticeable impact on homeownership attainment for the two arrival cohorts in the study, with rates of ownership dropping in tandem with ‘generational distance’ from the decision to migrate. There are echoes here of Kim and Boyd’s (2006) findings, which in their case compared first, second, and third-and-over generations.

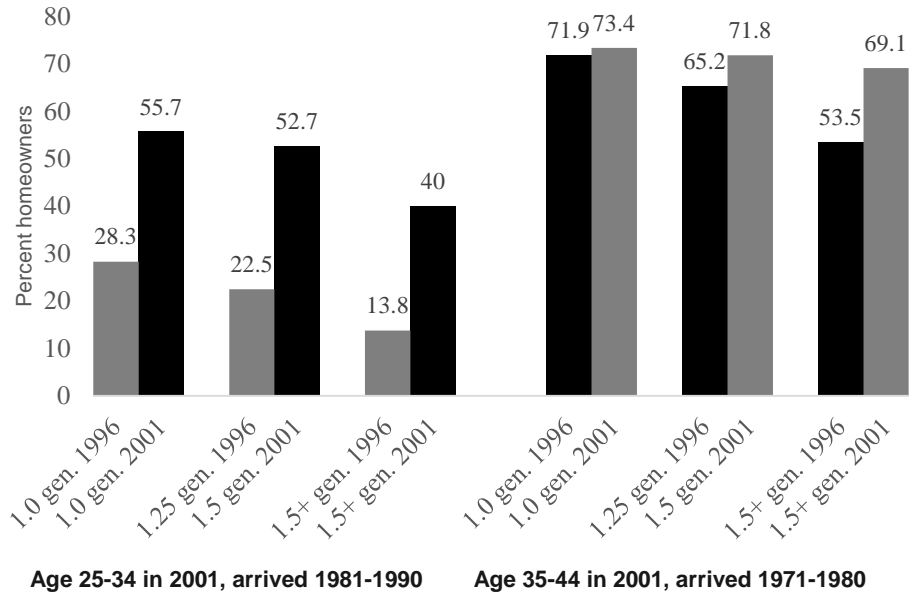
Figure 1. Homeownership by Chinese visible minority group, decimal generation group, and birth and arrival cohort of foreign-born Person 1 individuals, Canada, 1996 and 2001.



Source: Canada Census 1996 and 2001, PUMF (individuals) files.

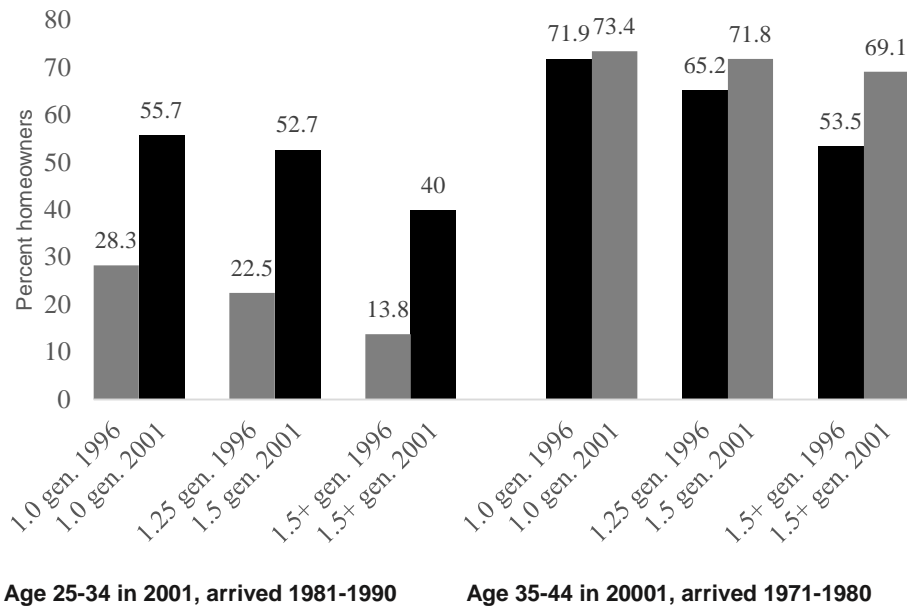
Note: 1.0 generation refers to immigrants arrived aged 20 or older; 1.25 generation to those arrived aged 13 to 19; and 1.5+ generation to those arrived aged 12 and younger.

Figure 2. Homeownership by South Asian visible minority group, decimal generation group, and birth and arrival cohort of foreign-born Person 1 individuals, Canada, 1996 and 2001.



Source: Canada Census 1996 and 2001, PUMF (individuals) files.

Figure 3. Homeownership by ‘Other visible minority’ group, decimal generation group, and birth and arrival cohort of foreign-born Person 1 individuals, Canada, 1996 and 2001.



Source: Canada Census 1996 and 2001, PUMF (individuals) files.

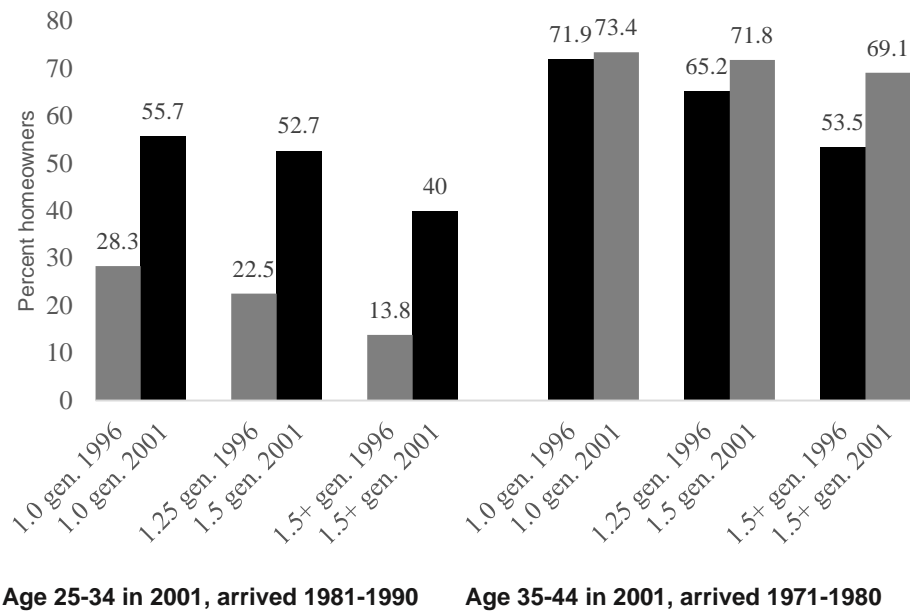
Note: 1.0 generation refers to immigrants arrived aged 20 or older; 1.25 generation to those arrived aged 13 to 19; and 1.5+ generation to those arrived aged 12 and younger.

These four figures also introduce the possibility of analysing immigrant homeownership attainment between 1996 and 2001 across first decimal generation groups. While this is not the main objective of this paper, it worth noting that the rate of ownership from 1996 to 2001 is seen to grow in all double cohorts, but relative to generational groups it does so in inconsistent ways: in some cases it is the 1.0 generation group that posts the largest gains, but in others it posts the smallest (for example, among Chinese visible minority householders aged 25–34 with arrivals between 1981 and 1990, as well as South Asian visible minority and White householders aged 35–44 with arrivals between 1971 and 1980), and the same can be said of the 1.25 and 1.5+ generation groups.

Discussion and conclusion

This paper examines the homeownership attainment of immigrants who arrived in Canada between 1971 and 1990, as part of a wave of newcomers entering the country following critical changes to admission policy in 1967. Particular attention is paid in this study to those who were of secondary-school age or younger at the time of arrival and had, by 2001, already entered home-buying age. Three ‘decimal generation’ groups of foreign-born householders were constructed based on age at arrival: the 1.0 generation (arrived aged 20 or older), the 1.25 generation (arrived aged 13 to 19) and the 1.5+ generation (arrived aged 12 or younger). But the

Figure 4. Homeownership by not visible minority (White) group, decimal generation group, and birth and arrival cohort of foreign-born Person 1 individuals, Canada, 1996 and 2001.



Source: Canada Census 1996 and 2001, PUMF (individuals) files.

Note: 1.0 generation refers to immigrants arrived aged 20 or older; 1.25 generation to those arrived aged 13 to 19; and 1.5+ generation to those arrived aged 12 and younger.

paper also argues that there are not two but three different temporal dimensions interacting with each other, and therefore need to be taken into account: period of arrival (arrival cohort effects); lifecycle stage at the time of survey, based on age at the time of survey (age group or birth cohort effects); and developmental stage at the time of arrival, based on age at arrival (generational group effects). Calling attention to this additional level of interaction, related to this latter variable, is the main contribution of this paper.

The first intention of the paper was to assess differences in housing tenure outcomes among visible minority and White immigrant groups, a question that has been raised in the context of the quantitative growth of visible minority immigrants in Canada since 1967. Particular attention was given to the two largest visible minority immigrant groups as of 2001, namely Chinese and South Asian, as well as to non-visible minority (White) immigrants. The study's findings confirm the important role that visible minority status plays in explaining differences in the 2001 immigrant homeownership rate. In agreement with previous research, this study found that Chinese visible minority immigrant householders tend to have higher rates of ownership than their South Asian visible minority counterparts, and the latter tend to have higher rates than their White counterparts, even when taking age group and arrival cohort differences into account. Moreover, these three immigrant groups generally post rates of ownership above the immigrant average.

What this study shows for the first time, though, is that the homeownership relative ranking of the three largest foreign-born skin colour groups reflected the general trend not only among immigrant householders who arrived *as adults* (the 1.0 generation), but also among their *foreign-born* offspring, whether they immigrated at secondary-school age (1.25 generation) or younger (1.5+ generation). But moving beyond rankings to actual rates of ownership reveals that immigrant householders who were older at the time of arrival were more likely to be homeowners in 2001 than their counterparts who arrived at a younger age, even after controlling for age group and arrival cohort effects. This makes the persistence of a relative homeownership advantage by Chinese and South Asian groups across generations of foreign-born householders even more intriguing, because the decimal generational differences in ownership do not alter the rankings within each successive decimal generation group. Further research is needed to understand this finding, requiring the study of factors that remain unobservable in Census-based studies. These include factors related to the role played by any possible transmission of values and wealth across generations and within visible minority groups, as well as the effects of belonging to larger, institutionally complete communities with ties to the immigration experience.

The paper's second main goal derives from the question that led to the above-mentioned findings, as it in turn raises the question of whether age at arrival can be considered an important predictor of homeownership attainment among post-1967 immigrants. Recognising that in order to answer that question it is necessary to adopt a longitudinal or quasi-longitudinal methodology, data from the 1996 Census were accessed to construct synthetic 'double' cohorts (capturing birth and arrival cohort interactions), which were then disaggregated by visible minority and decimal first-generation groups. While these synthetic cohorts do not fully control for period of arrival effects, they do enable separate analyses of

the effect of age at arrival on homeownership attainment for two arrival cohorts: immigrants arrived between 1971 and 1980, and those arrived between 1981 and 1990.

The main finding here is that age-at-arrival differences in homeownership attainment are observable for each of the two arrival cohorts, but not for all skin colour groups. Among foreign-born White householders and their South Asian visible minority counterparts, the rate of ownership does appear to be tied to the age of the householder at the time of arrival, with those who arrived at an older age enjoying higher rates of ownership than those who arrived at a younger age. For these groups, therefore, it would seem that parents are more likely to be home-owners than their foreign-born offspring, and among the offspring themselves it is those who arrived at an older age (i.e., as adolescents) that are more likely to own.

But the same cannot be said of Chinese and other visible minority immigrant householders, for whom age at arrival does not display a consistent effect within and between the two arrival cohorts. The bifurcated conclusion, then, is that on the one hand age at arrival has only a limited effect on homeownership attainment relative to visible minority status and birth and arrival cohort overall, but on the other hand, age at arrival was seen to matter strongly in the case of immigrant White and South Asian visible minority householders in particular, among both the 1971–1980 and the 1981–1990 arrival cohorts. Why these two groups differ from the others and are themselves similar to each other in this respect is a question that will require further research.

While age at arrival does not explain all of the observed variability for every group and cohort alike, the present study has underlined the importance of considering this particular temporal dimension of immigrant offspring differentiation as a variable influencing housing tenure outcomes among post-1967 arrivals. The three generational groups at the centre of this paper, namely the ‘parental’ 1.0 generation and the foreign-born ‘offspring’ 1.25 and 1.5+ generations, are therefore variables that should receive separate disaggregated treatment, along with visible minority status and birth and arrival cohorts, in future studies of immigrant homeownership.

Notes

1. For most of the twentieth century, the country’s immigration policy was largely restricted to migrants of European origin, but the 1967 regulatory changes allowed entry to newcomers from other parts of the world. By the early 1970s, European nations and the US had ceased to be the main immigrant source countries, triggering a historical transformation in the ethnic composition of Canada’s population.
2. ‘Visible minority’ is the term that Statistics Canada (2002) borrows from the federal Employment Equity Act to designate ‘persons who are not white in race or colour’. Since the 1996 Census, classification is based on self-definitions provided by respondents. Because Census data are at the heart of the empirical analysis in this paper, the term ‘visible minority’ will also be employed throughout.
3. In 2001, these three groups made up the largest proportion of the total immigrant offspring population in Canada, namely 5.2 million out of a total of 5.9 million individuals.

4. For example, Wouk *et al.* (2006) found that between 2000 and 2001, 1.61% of the total refugee claimant population were unaccompanied or separated minors.
5. In the US and Canada, the accumulation of sufficient economic and social capital to attain homeownership after arrival typically takes more than a decade (Ray and Moore, 1991; Krivo 1995; Lapointe and Murdie, 1996; Myers and Liu, 2005; Kim and Boyd, 2006). In fact, it has recently been argued that achieving homeownership parity with the native-born is taking longer both in Canada and the US for the most recent cohorts of newcomers than was the case for their predecessors (Borjas, 2002; Haan, 2005, 2007). More specifically, these authors point to a reduction in the proportion of newcomers who have attained homeownership within the first ten years of settlement in their new country, echoing various studies that have shown slower occupational attainments among those same cohorts (Borjas, 1995; Frenette and Morissette, 2005).
6. Another important factor that unfortunately cannot be examined here is the category of entry (i.e. admitted into Canada under the family reunification programme, as an economic migrant, or as a refugee), as this information is not collected in the Census.

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