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# Housing and Quality of Life for Migrant Communities in Western Europe: A Capabilities Approach

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## **Executive Summary**

Housing is an important determinant of quality of life and migrants are more likely to encounter poor quality housing than natives. This paper draws on the capabilities approach to welfare economics to examine how issues of housing and neighborhood conditions influence quality of life and opportunities for migrants in Western Europe. The analysis utilizes data from the second European Quality of Life Survey (EQLS) to explore variation in life and housing satisfaction between migrants and non-migrants (natives) in Western Europe and whether being a migrant and living in an ethnically diverse neighborhood contribute to lower satisfaction. The results show that migrants are more likely to experience lower levels of life and housing satisfaction and that living in a diverse neighborhood is negatively associated with life and housing satisfaction. While diverse, inner-city neighborhoods can increase opportunities for labor market access, social services and integration, the tendency towards clustered settlement by migrants can also compound housing inequality. Conversely, migrant homeowners are on average substantially more satisfied with the quality of public services and of their neighborhood and have lower material deprivation than both migrant and non-migrant renters. The findings draw attention to the need to address housing and neighborhood conditions in order to improve opportunities for integration and well-being.

## Introduction

Inadequate housing can have negative effects upon the health and well-being for all groups within society. These effects are arguably greater for migrant communities given that housing represents an important mechanism for the cultural, social and economic integration of migrants into their host societies (Chambon et al. 1997). Since the Second World War, immigrants in the European Union have encountered disproportionate levels of social exclusion. Research shows that housing conditions for migrants in many Western countries tend to be worse than average across the housing stock with problems of overcrowding, poor standards and homelessness (Chambon et al. 1997; Carter 2005; Harrison 2005). The international literature has established that the housing opportunities and choices available to migrants underperform those available to natives. Research across a number of Western countries highlights the propensity for migrants to settle in specific areas of a host society, often clustering in resource deprived urban environments, which can compound their housing inequality (Gordon and Travers 2006; Maloutas 2007; Wessel 2001; Massey and Fischer 2000).

The capabilities approach to welfare economics, introduced by Amartya Sen (1985; 1992), broadens the scope of poverty assessment to include measures such as education, employment and health and has influenced an interdisciplinary literature on the “human development” paradigm. The capabilities approach results in a more holistic evaluation of outcomes than traditional welfare economics which has tended to focus squarely on measures of material well-being. Capability is the freedom to achieve valuable “functionings,” or what an individual is able to do with a given set of resources. A person’s total opportunities depend on the set of all functionings from which they can choose given the resources at their command. The importance of freedom for well-being is a central tenet of the capabilities approach and informs the distinction between what people are free to do (their capabilities or “beings”) and what they do (their functionings or “doings”). With an emphasis on freedom, opportunity and social choice, the capabilities approach recognizes the intrinsic value of choice and affords to choice a “central position...making its place in well-being and social justice evaluations more explicit” (Robeyns 2003; Lelkes 2005).

Housing plays an important role in shaping both experienced quality of life as well as the opportunities a person has. Housing is an important determinant of the “beings” and “doings” that are central to Sen’s capabilities approach. This paper applies the capabilities approach to issues of housing and neighborhood conditions. It addresses functional capabilities using data on well-being from the second European Quality of Life Survey (EQLS) to examine the migrant experience. This analysis goes beyond examination of material deprivation to consider the impact of housing on life satisfaction, access to services, quality of services, quality of neighborhood and opportunities afforded to residents. We explore whether there are measurable variations in life satisfaction, in general, and housing satisfaction, in particular, between non-migrants (natives) and migrants in Western Europe and whether being a migrant, and living in an ethnically diverse neighborhood, contributes to lower satisfaction.

## Migration and Housing Patterns in Western Europe

Migration has been a key feature of demographic dynamics of Europe over recent decades. Ethnic pluralization of European countries is the product of both past and contemporary

flows, including of asylum-seekers, refugees and unauthorized migrants (Koopmans and Statham 2000). By the mid-point of the last decade more than 15 million persons residing across the EU were third-country nationals.

The experience of the recipient European countries has not been homogenous (Salt 1997). Triandafyllidou (2011) classifies EU member-states into two camps: “old hosts” and “recent hosts.” The former have a long history of inward migration, a sizable migrant population and advanced integration policies. The latter are geographically peripheral and do not have a long experience of absorbing migrant communities. An important development over the past decade has been the influence of labor market-related factors (OECD 2006). The accession of 12 new member-states to the EU since 2004 has drawn attention to the different policy responses of Western European countries. Only the United Kingdom, Ireland and Sweden opened their labor markets to nationals of the eight accession states beginning in 2004.

Assimilation has been defined as “the social, economic and political integration of an ethnic minority group into mainstream society” (Keefe and Padilla 1987). It can be argued that one aspect of assimilation occurs through progressive advancement in a “housing career” (Abramsson et al. 2002). Migrants tend to start their housing career at the lowest end of the market and, as they become more assimilated into the host society, move on to better quality housing conditions over time. New arrivals tend to lack both the resources and knowledge concerning the workings of the housing market in the host country. It is expected that these are accumulated over time, leading to improvement in the quality of the accommodation accessed.<sup>1</sup> Research also suggests that as migrants’ socio-economic status improves, they tend to move to the suburbs where the balance between the foreign- and native-born populations is more even (Dunn 1998; Blom 1999).

Spatial segregation upon the basis of ethnic or racial difference has been a feature of many Western societies (Fahey and Fanning 2009). Spatial, and particularly residential, segregation has been identified as a principal contributory factor to urban poverty (Massey and Fischer 2000). Segregation can deepen over time as new patterns of settlement become superimposed upon pre-existing neighborhood divisions (van Kempen 2007). A large body of research has associated the negative housing experiences of many ethnic minority (including migrant) households with racism and xenophobia. Discrimination in other public spheres, such as labor market access, can undermine access to good quality housing for migrants (De Beijl 2000).

There is, however, some scope for the role of opportunity structures to mitigate the impact of social exclusion, material deprivation and discrimination. The process of migrating to a new country is often traumatic and can involve feelings of loss, separation and helplessness. Migrants therefore seek communal enclaves which can mitigate negative psychological impacts, provide alternative social structures, facilitate the preservation of cultural traditions and mediate interaction with the new host society (Mazumdar et al. 2000). It can be argued that the physical concentration of migrants plays a positive role in fostering social cohesion (Peach 1996). Murie and Musterd have looked at the role of cities, and inner-city neighborhoods in particular, in alleviating exclusion by encouraging participation and

<sup>1</sup> It is worth noting, however that some migrants, whether recent or long-standing, have substantial resources and good quality housing (for instance, the global business class).

integration (2004). Diverse, inner-city neighborhoods offer better opportunities for labor market access, social services, and mutual support (ibid.).

## Data and Methods

The analysis was undertaken using data from the second European Quality of Life Survey (EQLS). This survey was conducted by the European Foundation for the Improvement of Living and Working Conditions between 2007 and 2008 and contains information gathered from 35,000 interviews across 31 countries. The dataset provides a “unique opportunity to explore quality of life throughout Europe...highlighting for policy makers and other interested groups the social and economic challenges facing the EU in the wake of the two recent rounds of enlargement” (Eurofound 2009).

Respondents were asked to assess their living conditions including the quality of public services, neighborhood satisfaction, access to public services, and material deprivation at the household level. Respondents were asked whether they were born in their country of residence, in another EU member-state or outside of the European Union. The EQLS also includes a subjective assessment of the level of ethnic diversity of the local neighborhood. This combination of questions allows the present analysis to provide a comparative empirical characterization of the experienced utility of migrant communities.

It is important to note that there are a number of limitations to the data. First, the EQLS does not contain any distinct variable which would allow the authors to test the potential impact of discrimination on “visible,” or non-white, ethnic minorities. The data also does not capture the incidence of moving during the inter-survey period nor does it capture how long a migrant has been living in his or her country of residence. Survey respondents were not asked to state their specific country of origin. Respondents were simply asked to state whether they were born in the country where they reside and, if not, to state whether they originated from another EU member-state or from a non-EU country in Europe, Asia, Africa, North or South America. It was therefore not possible to specifically examine the experiences of migrants in Western Europe from recent accession states such as Poland or Romania. There is also no specification for ethnic minorities, such as Roma or Irish Travelers, in the survey dataset.

The analysis narrowly defines a migrant as a person not born in an EU member-state but living in Western Europe at the time of the survey (referred to as an extra-EU migrant). The analysis does, however, draw out some differentiation between extra-EU and intra-EU migrants.<sup>2</sup> The scope of the research is limited to Western Europe (or EU15) rather than the entire European Union (or EU27) and examines the experience of survey respondents in the former only. This was done for a number of reasons. The international literature suggests

<sup>2</sup> Intra-EU migrants are survey respondents who did not reside in their country of origin in 2007 but were born in another EU member-state, thus including migrants from Eastern and Central European accession states. Intra-EU migration has accounted for a significant proportion of total migration into Western Europe in recent years. There is emerging evidence that migrants from Eastern European EU accession states are living in inferior housing conditions in Western European states. Further work is needed to assess how the housing situations of intra-EU migrant groups may differ with the different rights and opportunities associated with their legal status.

that European migration has tended to be concentrated in Western Europe due to labor market opportunities, economic strength, historical and cultural ties to former colonies and geographic proximity. Recent statistical data suggest that most immigrants living in Europe (whether from an EU member-state or from outside of the EU) are residing in the EU15.

In order to operationalize the capabilities approach and develop a set of measures which are conducive to this end, the analysis places emphasis on responses concerned with the distribution of resources and subjective measures of well-being, including both life and housing satisfaction.<sup>3</sup> The analysis investigates the distribution of individual material and non-material resources between migrants and non-migrants using four Quality of Life (QoL) indices derived from the survey data. The indices are used to compare and contrast mean outcomes and are applied in a series of estimation models.

### *Functionings, Capability Sets and Indicators of Resources*

Individuals endeavour to satisfy their needs and preferences within the constraints of the resources at their disposal. Access to, and control over, resources is an important prerequisite for the achievement of a high quality of life. Resources can include material assets alongside non-material resources such as access to services. People's ability to convert resources into valued functionings can and does differ. According to the capabilities approach, it is not the mere existence of a resource that matters but what it enables an individual to "do" and "be."

Indicators of resources can be used as effective proxies for functionings and in the estimation of capability sets (Alkire 2008). The QoL indices employed by this analysis are indicators of resources that combine standard measures of material deprivation with other measures derived from subjective assessments. Survey respondents were asked to assign a rating to a series of aspects of day-to-day life from the ability to pay utility bills to public safety and the quality of childcare provision.<sup>4</sup> These ratings were used to construct four QoL indices concerning material and non-material resources: access to services;<sup>5</sup> quality of public services;<sup>6</sup> neighborhood satisfaction;<sup>7</sup> and material deprivation.<sup>8</sup>

3 It is important to note that subjective quality of life survey data may be influenced by diverse socially and culturally informed expectations against which satisfaction is measured and reported by migrant households.

4 The responses under each category are used to compile an index allocating a score to each respondent. These are summed to determine a master score under each index and no weightings have been attached to particular responses or categories. The cumulative responses have been re-based so that a score of 10 is the maximum.

5 Poor Access to Services Index Score: Respondents were asked a series of questions with regard to whether specified services are available within walking distance and to provide a binary response (e.g., yes or no) with respect to six distinct services. This index reflects the cumulative responses across each of these specified services where a higher score indicates a poorer level of access to all of the services specified in the survey.

6 Neighborhood Dissatisfaction Index Score: Respondents were asked a series of questions with regard to whether they were dissatisfied with the immediate neighborhood and whether they had reason to complain about specific issues such as crime, noise, access to green areas and air pollution. A higher score indicates a higher level of neighborhood dissatisfaction.

7 Quality of Public Services Index Score: Respondents were asked a series of questions with regard to how they would rate the quality of public services available to them including healthcare, public transport, childcare and pensions. A higher score indicates a higher level of satisfaction with services.

8 Material Deprivation Index Score: Respondents were asked a series of questions with regard to whether they had encountered certain specified forms of material deprivation including whether they had been in arrears with their rent or utility bills, whether they found it difficult to make ends meet and/or whether they have insufficient money for food. A higher score indicates a higher level of material deprivation.

### *Model Estimations*

The paper's use of subjective measures of well-being in regression models is in line with emergent trends in the broader applied welfare economics literature. Specifically, subjective measures of well-being have been applied within the capabilities approach as a dependent variable representing experienced utility (Diener and Suh 1997; Kahneman et al. 1997; Anand and van Hees 2005; Anand et al. 2005; Layard 2005; Alkire 2008; Sen 2008).

The relationship between being a migrant in Western Europe, housing satisfaction and subjective well-being is estimated using a model of experienced utility where the dependent variable (e.g., subjective housing satisfaction) is a function of a series of dependent variables, including migrant status. The results of the analysis are generally presented at the pan-European level in order to provide a comparative perspective that has sometimes been absent from single-country or regional case studies. The pan-European data is supplemented with results at the national level in order to tease out variations across Western Europe.

## **Analysis and Descriptive Results**

### *Distribution of Material and Non-Material Resources*

The first step in the analysis is to present a comparison of mean outcomes for the population sub-groups using the four QoL sub-indices outlined above. We consider the differences in the mean (and standard deviations) for non-migrants and migrants at the pan-European and national levels<sup>9</sup> (see Table 1). The pan-European level results include both extra-EU migrants and intra-EU migrants. The results show that on average migrants report lower scores than non-migrants, indicating a marked variance in resource distribution.<sup>10</sup> The mean material deprivation score for non-migrants was 1.22 on a scale of 1 to 10, with 10 representing the maximum level of deprivation. The mean score for migrants in Western Europe was 1.92, suggesting that material deprivation was 50 percent higher among migrants. Non-migrants outperformed migrants in almost every country with very few exceptions. This distributional disparity is not confined solely to material measures of well-being. In terms of quality of services, the mean score for non-migrants was 5.63, compared to 5.42 for migrants (with a higher score indicating a higher level of satisfaction with services). A similar outcome is evident under the mean neighborhood dissatisfaction score with migrants reporting higher levels of dissatisfaction than non-migrants.

Table 2 takes this analysis a step further by disaggregating migrants and non-migrants by housing tenure. This disaggregation reveals greater subtlety depending on whether respondents are homeowners or renters. The mean material deprivation score for migrant homeowners (1.30) is almost 50 percent lower than it is for migrant renters (2.40). On average, migrant homeowners are substantially more satisfied with the quality of the public

<sup>9</sup> At the individual country level, the population size (and the number of migrants in the sample) can be very limited in some instances and as such, a degree of caution is required in the interpretation of separate country effects.

<sup>10</sup> The results of a series of Person Chi-squared tests demonstrate that the distribution of the indicators of resources (or functionings) is statistically different between the various groups (non-migrants; extra-EU migrants; and intra-EU migrants).

services and of their neighborhood than migrant renters. Comparison of the mean outcomes between migrant homeowners and non-migrants also yields a number of interesting observations. Migrant homeowners perform markedly better than non-migrant renters under three of the QoL sub-indices. Migrant homeowners have a lower mean deprivation score (1.30) than non-migrant renters (2.00) whilst the former group was also more satisfied with the quality of public services and neighborhood. The mean outcomes for migrant homeowners tended to be quite close to those of non-migrant homeowners although non-migrant homeowners still outperformed their migrant peers.

These findings suggest that housing tenure is, in fact, a more substantive determinant of the mean outcomes cited above than whether or not a respondent was born in Western Europe. This is not the full picture, however, as migrants typically reside in rented accommodation during their first years in the receiving country. A migrant is conceivably more likely to become a homeowner over time. In this sense, housing tenure may potentially act as a proxy for time spent in the receiving country,<sup>11</sup> although finances are not directly linked to length of residence.<sup>12</sup>

### *QoL Sub-indices for Population Sub-groups*

To provide an empirical characterization of the impact of migrant status on the four indices, we estimate a model using the indices as the dependent variable(s) with a dummy denoting a migrant survey respondent as an explanatory variable. We also expand the model to consider the impact of a series of controls on the predictive power of this explanatory variable. In addition, later iterations of the model introduce a series of interaction terms denoting a migrant living in a specified Western European country and a control denoting neighborhood diversity. These controls are grouped into blocks and added sequentially before a final iteration in which the full model is estimated.

The tests commence with a model that considers the relationship between the “Poor Access to Services Index Score” and migrant status. The results of this multiple regression model are presented in Table 3. In the first iteration of the model, being a migrant is negatively related the “Poor Access to Services Index Score.” However, this stand-alone explanatory variable describes only a very small portion of the observed variance.<sup>13</sup> The results nevertheless indicate that being a migrant is not a predictor of dissatisfaction with access to services. It may be that some ease-of-access (or at least proximity) arises due to migrants being more likely to live in heavily-populated and centrally-located urban areas which offer better opportunity structures for integration.

In the case of the “Neighborhood Dissatisfaction Index Score,” the first iteration of the model indicates that being a migrant is positively related to higher dissatisfaction (Table 4). The full version of the second model indicates that the variables are jointly significant but does not suggest that being a migrant is by itself a predictor of higher neighborhood dissatisfaction.<sup>14</sup>

11 This variable is not captured in the EQLS dataset.

12 This implies that homeownership is a function of wealth which is accumulated by migrants over time in the country of settlement. However, some recent migrants do have access to substantial resources.

13 The first iteration of each of the four models indicates that this single variable explains only a very small portion of the observed variance.

14 In the case of access to services and neighborhood dissatisfaction, intra-EU migrants were found to be not statistically significant with regard to the former and statistically significant but negatively related to the latter.



**Table 1a: Distribution of Economic and Non-Financial Resources Between Migrants and Non-migrants**

Variable	Mean QoL Indices Scores for extra-EU Migrants						Mean QoL Indices Scores for Non-Migrants						Difference							
	Poor/Access		Dissatisfied		Service Quality		Material Deprivation		Poor Access		Dissatisfied		Service Quality		Material Deprivation					
	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.				
<b>EU15</b>	2.08	1.31	4.04	1.71	5.42	1.83	1.92	0.78	2.84	1.46	3.65	1.72	5.63	1.79	1.22	0.66	-0.76	0.39	-0.21	0.70
<b>Belgium</b>	2.18	1.43	5.36	1.61	6.33	1.51	2.56	0.92	3.55	1.58	4.82	1.71	6.49	1.42	1.52	0.72	-1.37	0.54	-0.16	1.04
<b>Denmark</b>	2.61	1.35	2.54	1.24	6.93	1.58	1.52	0.78	2.89	1.42	1.64	1.03	6.38	1.77	0.55	0.21	-0.28	0.90	0.55	0.97
<b>Germany</b>	2.57	1.29	2.90	1.47	5.41	1.81	2.18	0.84	3.23	1.32	2.54	1.34	5.45	1.66	1.51	0.72	-0.66	0.36	-0.04	0.67
<b>Greece</b>	1.34	0.94	5.68	1.77	5.10	1.81	3.28	0.92	2.33	1.37	5.50	1.81	4.49	1.71	2.49	0.81	-0.99	0.18	0.61	0.79
<b>Spain</b>	1.26	1.03	4.46	1.75	4.96	1.69	2.03	0.76	1.94	1.36	4.27	1.73	5.22	1.65	1.27	0.57	-0.68	0.19	-0.26	0.76
<b>Finland</b>	2.00	1.45	0.25	0.02	7.25	1.71	0.63	0.02	2.76	1.33	2.03	1.66	7.16	1.40	1.06	0.62	-0.76	-1.78	0.09	-0.43
<b>France</b>	3.13	1.60	4.48	1.59	5.68	1.82	2.14	0.82	3.18	1.47	3.95	1.69	5.67	1.48	1.33	0.78	-0.05	0.53	0.01	0.81
<b>Ireland</b>	1.29	0.52	4.29	2.16	4.67	1.96	0.36	0.05	2.15	1.48	3.35	1.78	4.79	1.80	0.80	0.62	-0.86	0.94	-0.12	-0.44
<b>Italy</b>	1.57	1.28	4.36	2.81	6.29	1.14	2.86	0.92	2.37	1.40	6.85	1.86	5.16	1.63	1.91	0.86	-0.80	-2.49	1.13	0.95
<b>Luxembourg</b>	2.20	1.31	4.00	1.83	5.78	1.57	0.77	0.56	3.32	1.55	3.77	1.55	5.84	1.88	0.55	0.44	-1.12	0.23	-0.06	0.22
<b>Netherlands</b>	2.87	1.31	3.50	1.61	5.48	1.88	2.07	0.68	3.56	1.46	2.32	1.13	5.82	0.46	0.92	0.54	-0.69	1.18	-0.34	1.15
<b>Austria</b>	1.65	1.37	2.73	1.45	5.54	1.92	2.69	0.91	1.81	1.16	2.96	1.71	6.52	1.71	0.99	0.62	-0.16	-0.23	-0.98	1.70
<b>Portugal</b>	1.45	1.35	6.18	1.93	4.68	1.58	1.38	0.68	2.36	1.45	5.17	2.05	4.59	1.67	1.41	0.72	-0.91	1.01	0.09	-0.03
<b>Sweden</b>	4.15	2.98	2.39	2.65	6.31	1.12	1.25	0.72	4.82	1.62	2.34	1.17	6.35	1.58	0.55	0.38	-0.67	0.05	-0.04	0.70
<b>UK</b>	1.45	1.09	4.31	1.51	4.99	1.94	1.23	0.73	2.25	1.41	2.85	1.37	5.10	1.69	0.94	0.61	-0.80	1.46	-0.11	0.29
	Number of obs = 825 (EU15)						Number of obs = 16,849 (EU15)						Number of obs = 17,674 (EU15)							

M = mean indices score (maximum score = 10)

A non-migrant is a respondent not classified as an extra-EU migrant

Difference = Migrant less non-migrant

**Table 1b: Distribution of Economic and Non-Financial Resources by Migrant Classification**

Variable	Mean QoL Indices Scores for extra-EU Migrants						Mean QoL Indices Scores for intra-EU Migrants						Difference							
	Poor Access		Dissatisfied		Service Quality		Material Deprivation		Poor Access		Dissatisfied		Service Quality		Material Deprivation					
	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.				
<b>EU15</b>	2.08	1.31	4.04	1.71	5.42	1.83	1.92	0.78	2.75	1.49	3.42	1.63	5.41	1.92	1.06	0.62	-0.67	0.62	0.01	0.86
<b>Belgium</b>	2.18	1.43	5.36	1.61	6.33	1.51	2.56	0.92	3.40	1.50	5.05	1.57	6.42	1.28	1.58	0.72	-1.22	0.31	-0.09	0.98
<b>Denmark</b>	2.61	1.35	2.54	1.24	6.93	1.58	1.52	0.78	3.20	1.63	1.73	1.35	6.40	2.32	0.83	0.25	-0.59	0.81	0.53	0.69
<b>Germany</b>	2.57	1.29	2.90	1.47	5.41	1.81	2.18	0.84	3.20	1.21	2.63	1.35	5.72	1.78	1.59	0.38	-0.63	0.27	-0.31	0.59
<b>Greece</b>	1.34	0.94	5.68	1.77	5.10	1.81	3.28	0.92	1.85	1.29	6.41	1.83	4.41	1.65	3.09	0.94	-0.51	-0.73	0.69	0.19
<b>Spain</b>	1.26	1.03	4.46	1.75	4.96	1.69	2.03	0.76	1.75	1.40	4.08	1.67	4.75	1.29	1.46	0.28	-0.49	0.38	0.21	0.57
<b>Finland</b>	2.00	1.45	0.25	0.02	7.25	1.71	0.63	0.02	1.13	0.62	1.75	0.87	6.38	1.85	1.88	0.52	0.87	-1.50	0.87	-1.25
<b>France</b>	3.13	1.60	4.48	1.59	5.68	1.82	2.14	0.82	2.70	1.71	2.90	1.84	5.10	1.98	0.85	0.28	0.43	1.58	0.58	1.29
<b>Ireland</b>	1.29	0.52	4.29	2.16	4.67	1.96	0.36	0.05	1.63	1.33	2.07	1.35	3.97	1.77	0.54	0.23	-0.34	2.22	0.70	-0.18
<b>Italy</b>	1.57	1.28	4.36	2.81	6.29	1.14	2.86	0.92	3.48	1.70	6.09	1.84	4.91	1.78	1.20	0.37	-1.91	-1.73	1.38	1.66
<b>Luxembourg</b>	2.20	1.31	4.00	1.83	5.78	1.57	0.77	0.56	3.01	1.56	3.56	1.57	5.43	1.93	0.64	0.25	-0.81	0.44	0.35	0.13
<b>Netherlands</b>	2.87	1.31	3.50	1.61	5.48	1.88	2.07	0.68	2.60	0.99	3.55	1.43	5.95	1.67	1.88	0.41	0.27	-0.05	-0.47	0.19
<b>Austria</b>	1.65	1.37	2.73	1.45	5.54	1.92	2.69	0.91	1.49	1.07	3.04	1.65	6.36	1.87	1.33	0.34	0.16	-0.31	-0.82	1.36
<b>Portugal</b>	1.45	1.35	6.18	1.93	4.68	1.58	1.38	0.68	2.75	1.82	3.88	1.98	4.75	1.39	1.88	0.46	-1.30	2.30	-0.07	-0.50
<b>Sweden</b>	4.15	2.98	2.39	2.65	6.31	1.12	1.25	0.72	4.33	1.82	2.28	1.91	6.17	1.39	0.76	0.47	-0.18	0.11	0.14	0.49
<b>UK</b>	1.45	1.09	4.31	1.51	4.99	1.94	1.23	0.73	2.10	1.26	2.92	1.52	4.98	1.89	0.46	0.25	-0.65	1.39	0.01	0.77

Number of obs = 825

Number of obs = 812

M = mean indices score (maximum score = 10)

**Table 2a: Mean QoL Indices Scores for Extra-EU Migrants by Tenure**

Variable	Homeowners						Renters																	
	Poor Access			Service Quality			Material Deprivation			Poor Access			Dissatisfied			Service Quality			Material Deprivation					
	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.		
<b>EU15</b>	2.43	0.09	3.83	0.11	5.60	0.53	1.30	0.05	1.73	0.07	4.30	0.10	5.15	0.54	2.40	0.06	2.40	0.06	2.40	0.06	2.40	0.06		
<b>Belgium</b>	1.35	0.29	5.00	0.45	5.92	1.65	2.00	0.19	2.50	0.39	6.00	0.42	6.75	2.12	3.25	0.29	3.25	0.29	3.25	0.29	3.25	0.29		
<b>Denmark</b>	1.90	0.63	2.38	0.53	7.85	2.53	-	-	2.75	0.38	2.67	0.35	6.70	1.88	2.13	0.30	2.13	0.30	2.13	0.30	2.13	0.30		
<b>Germany</b>	2.92	0.24	2.05	0.19	5.52	1.30	2.00	0.14	2.37	0.14	3.37	0.18	5.18	1.05	2.28	0.11	2.28	0.11	2.28	0.11	2.28	0.11		
<b>Greece</b>	1.97	0.25	6.13	0.39	4.80	1.90	2.40	0.20	0.95	0.15	5.62	0.33	5.37	1.62	3.53	0.17	3.53	0.17	3.53	0.17	3.53	0.17		
<b>Spain</b>	1.22	0.24	4.23	0.37	5.57	2.12	2.10	0.16	1.07	0.14	4.72	0.31	4.57	1.20	2.03	0.14	2.03	0.14	2.03	0.14	2.03	0.14		
<b>Finland</b>	5.00	0.00	-	-	8.67	0.00	-	-	1.12	0.88	0.55	0.88	6.33	5.13	0.83	0.33	0.83	0.33	0.83	0.33	0.83	0.33		
<b>France</b>	3.62	0.32	4.27	0.34	5.68	1.66	1.30	0.16	2.40	0.45	4.63	0.45	5.48	2.89	3.90	0.34	3.90	0.34	3.90	0.34	3.90	0.34		
<b>Ireland</b>	1.67	0.62	3.15	0.87	5.12	4.52	-	-	0.83	0.42	5.13	0.74	4.27	2.85	0.83	0.14	0.83	0.14	0.83	0.14	0.83	0.14		
<b>Italy</b>	1.88	0.61	6.67	0.95	5.98	2.72	1.90	0.25	1.67	0.71	4.17	0.87	6.08	2.40	5.00	0.91	5.00	0.91	5.00	0.91	5.00	0.91		
<b>Luxembourg</b>	2.12	0.26	4.15	0.35	5.78	1.61	0.50	0.09	2.17	0.58	3.33	0.82	5.25	2.60	1.75	0.60	1.75	0.60	1.75	0.60	1.75	0.60		
<b>Netherlands</b>	3.13	0.33	2.67	0.33	6.05	1.86	1.10	0.12	2.43	0.32	4.37	0.38	4.87	2.35	2.98	0.21	2.98	0.21	2.98	0.21	2.98	0.21		
<b>Austria</b>	2.22	0.42	0.28	0.17	6.08	5.33	1.30	0.34	1.67	0.39	3.42	0.56	5.38	2.49	2.85	0.30	2.85	0.30	2.85	0.30	2.85	0.30		
<b>Portugal</b>	2.67	0.40	5.78	0.59	5.05	2.10	0.50	0.11	0.63	0.32	6.27	0.53	4.22	2.10	1.68	0.25	1.68	0.25	1.68	0.25	1.68	0.25		
<b>Sweden</b>	5.32	0.45	2.08	0.41	5.82	1.70	1.10	0.20	2.22	0.41	2.60	0.56	7.00	0.97	1.38	0.44	1.38	0.44	1.38	0.44	1.38	0.44		
<b>UK</b>	1.82	0.17	4.05	0.19	5.38	1.32	0.80	0.15	1.02	0.16	4.73	0.29	4.33	1.60	1.80	0.11	1.80	0.11	1.80	0.11	1.80	0.11		
	Number of obs = 354 (EU15)												Number of obs = 438 (EU15)											

Table 2b: Mean QoL Indices Scores for Non-Migrants by Tenure

Variable	Homeowners						Renters									
	Poor Access		Service Quality		Material Deprivation		Poor Access		Dissatisfied		Service Quality		Material Deprivation			
	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.	M	s.d.		
<b>EU15</b>	2.98	0.02	3.47	0.02	5.63	0.09	0.90	0.01	2.32	0.02	4.03	0.03	5.40	0.16	2.00	0.02
<b>Belgium</b>	3.67	0.07	4.55	0.08	6.48	0.31	1.30	0.03	2.92	0.12	5.72	0.13	6.20	0.59	2.40	0.08
<b>Denmark</b>	3.02	0.07	1.40	0.05	6.40	0.40	0.30	0.02	2.53	0.09	1.88	0.08	6.15	0.61	1.00	0.04
<b>Germany</b>	3.50	0.06	2.00	0.05	5.55	0.31	1.10	0.03	2.80	0.05	3.08	0.06	5.18	0.34	1.98	0.04
<b>Greece</b>	2.62	0.06	5.08	0.08	4.52	0.35	2.40	0.03	1.03	0.08	7.03	0.14	4.10	0.76	2.85	0.08
<b>Spain</b>	1.87	0.06	4.18	0.07	5.22	0.35	1.10	0.03	2.00	0.15	5.22	0.19	4.85	0.81	2.33	0.09
<b>Finland</b>	2.87	0.06	1.85	0.05	7.12	0.29	0.90	0.03	1.98	0.10	2.73	0.12	6.83	0.63	1.83	0.09
<b>France</b>	3.30	0.06	3.70	0.07	5.63	0.27	0.80	0.02	2.80	0.08	4.48	0.10	5.48	0.46	2.68	0.05
<b>Ireland</b>	2.30	0.07	2.97	0.08	4.77	0.39	0.50	0.03	1.32	0.10	4.47	0.14	4.43	0.73	1.98	0.09
<b>Italy</b>	2.38	0.05	6.68	0.07	5.12	0.28	1.60	0.03	2.03	0.10	7.65	0.12	4.93	0.57	3.15	0.09
<b>Luxembourg</b>	3.33	0.07	3.77	0.07	5.88	0.38	0.50	0.02	3.13	0.19	3.57	0.19	4.92	1.10	1.30	0.09
<b>Netherlands</b>	3.78	0.07	2.13	0.05	5.85	0.31	0.70	0.03	2.83	0.10	2.70	0.09	5.50	0.60	1.80	0.06
<b>Austria</b>	2.03	0.07	2.65	0.10	6.55	0.45	0.80	0.04	1.43	0.06	3.28	0.09	6.38	0.46	1.33	0.05
<b>Portugal</b>	2.42	0.07	4.75	0.10	4.58	0.40	0.10	0.04	2.25	0.10	6.20	0.15	4.38	0.55	2.43	0.07
<b>Sweden</b>	5.20	0.07	2.00	0.05	6.33	0.33	0.40	0.02	3.52	0.12	3.35	0.11	6.05	0.68	1.25	0.06
<b>UK</b>	2.37	0.05	2.58	0.05	5.00	0.32	0.50	0.02	1.88	0.07	3.33	0.09	4.98	0.54	1.90	0.06
	Number of obs = 11,728 (EU15)						Number of obs = 4,613 (EU15)									

A non-migrant is a respondent not classified as an extra-EU migrant.

**Table 3a: Regression of Poor Access to Services Index on Migrant Status with Socio-Economic and Country Dummy Controls**

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
<b>Constant</b>	2.84	0.02	126.6	0.00	1.83	0.09	20.98	0.00	2.66	0.06	45.95	0.00
<b>Migrant</b>	-0.76	0.10	-7.31	0.00	-0.73	0.10	-7.18	0.00	-0.44	0.10	-4.24	0.00
<b>Belgium</b>					1.69	0.12	13.60	0.00				
<b>Denmark</b>					1.06	0.12	8.58	0.00				
<b>Germany</b>					1.40	0.11	13.01	0.00				
<b>Greece</b>					0.48	0.12	3.82	0.00				
<b>Spain</b>					0.11	0.12	0.94	0.35				
<b>Finland</b>					0.93	0.12	7.48	0.00				
<b>France</b>					1.38	0.11	12.17	0.00				
<b>Ireland</b>					0.31	0.12	2.50	0.01				
<b>Italy</b>					0.53	0.11	4.72	0.00				
<b>Luxembourg</b>					1.47	0.12	11.83	0.00				
<b>Netherlands</b>					1.73	0.12	13.92	0.00				
<b>Portugal</b>					0.52	0.12	4.22	0.00				
<b>Sweden</b>					2.99	0.12	24.08	0.00				
<b>UK</b>					0.41	.011	3.63	0.00				
<b>Age (65)</b>									0.21	0.06	3.40	0.00
<b>Married</b>									0.34	0.04	7.77	0.00
<b>Employed</b>									-0.06	0.05	-1.26	0.21
<b>City/suburb</b>									-1.10	0.05	-21.3	0.00
<b>Male</b>									-0.05	0.04	-1.08	0.28
<b>Low Educ.</b>									-0.13	0.13	-1.04	0.30
<b>Owner</b>									0.34	0.05	7.03	0.00
<b>Income (low)</b>												
<b>Income (med.)</b>												
<b>Income (high)</b>												
<b>Old Hosts</b>												
<b>Recent Hosts</b>												
<b>Diverse</b>												
	Number of obs = 17,674				Number of obs = 17,674				Number of obs = 17,376			
	R-squared = 0.0030				R-squared = 0.0662				R-squared = 0.0413			
	Adj R-squared = 0.0030				Adj R-squared = 0.0654				Adj R-squared = 0.0408			
	F(1, 17,672) = 53.39				F(15, 17,658) = 83.41				F(8, 17,376) = 93.48			
	Prob>F = 0.0000				Prob>F = 0.0000				Prob>F = 0.0000			

**Table 3b: Regression of Poor Access to Services Index on Migrant Status with Net Household Income and Immigration Regime Controls**

Variable	Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
<b>Constant</b>	2.88	0.04	77.95	0.00	2.32	0.04	64.75	0.00
<b>Migrant</b>	-0.78	0.13	-6.01	0.00	-0.83	0.10	-8.10	0.00
<b>Belgium</b>								
<b>Denmark</b>								
<b>Germany</b>								
<b>Greece</b>								
<b>Spain</b>								
<b>Finland</b>								
<b>France</b>								
<b>Ireland</b>								
<b>Italy</b>								
<b>Luxembourg</b>								
<b>Netherlands</b>								
<b>Portugal</b>								
<b>Sweden</b>								
<b>UK</b>								
<b>Age (65)</b>								
<b>Married</b>								
<b>Employed</b>								
<b>City/suburb</b>								
<b>Male</b>								
<b>Low Educ.</b>								
<b>Owner</b>								
<b>Income (low)</b>	-0.13	0.07	-1.93	0.05				
<b>Income (med.)</b>	0.81	0.04	1.83	0.07				
<b>Income (high)</b>	0.15	0.08	1.95	0.05				
<b>Old Hosts</b>					0.83	0.05	18.38	0.00
<b>Recent Hosts</b>					*			
<b>Diverse</b>								
	Number of obs = 10,563				Number of obs = 17,674			
	R-squared = 0.0045				R-squared = 0.0217			
	Adj R-squared = 0.0041				Adj R-squared = 0.0216			
	F(4, 10,558) = 11.83				F(2, 17,671) = 196.10			
	Prob>F = 0.0000				Prob>F = 0.0000			

**Table 3c: Regression of Poor Access to Services Index on Migrant Status with Neighborhood Diversity and Migrant-in-Country Interaction Term Dummy Controls**

Variable	Migrant and Neighborhood Diversity			Migrant-in-Country Interaction Term Dummy			Migrant and All Controls					
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	2.89	0.02	126.1	0.00	2.83	0.02	126.8	0.00	1.81	0.15	12.17	0.00
Migrant	-0.61	0.10	-5.83	0.00					-0.41	0.13	-3.19	0.00
Belgium									1.64	0.16	10.47	0.00
Denmark									0.82	0.14	5.65	0.00
Germany									1.44	0.13	11.51	0.00
Greece									0.49	0.17	2.94	0.00
Spain									-0.06	0.17	-0.37	0.71
Finland									0.60	0.17	3.59	0.00
France									1.10	0.14	8.08	0.00
Ireland									0.27	0.18	1.50	0.13
Italy									0.51	0.18	2.77	0.01
Luxembourg									1.40	0.16	8.67	0.00
Netherlands									1.42	0.15	9.46	0.00
Portugal									*			
Sweden									2.80	0.15	18.85	0.00
UK									0.48	0.15	3.26	0.00
Age (65)									0.08	0.08	1.07	0.29
Married									0.25	0.06	4.33	0.00
Employed									-0.10	0.07	-1.49	0.14
City/suburb									-0.89	0.06	-13.8	0.00
Male									-0.04	0.05	-0.72	0.47

<b>Low Educ.</b>					0.28	0.17	1.61	0.11
<b>Owner</b>					0.40	0.06	6.42	0.00
<b>Income (low)</b>					0.26	0.08	3.41	0.00
<b>Income (med.)</b>					-0.04	0.04	-0.88	0.38
<b>Income (high)</b>					-0.25	0.08	-3.22	0.00
<b>Old Hosts</b>					0.04	0.17	0.26	0.80
<b>Recent Hosts</b>					*			
<b>Diverse</b>	-0.66	0.06	-10.9	0.00	-0.46	0.08	-5.90	0.00
<b>Inter_Belgium</b>	-0.66	0.43	-1.52	0.13				
<b>Inter_Denmark</b>	-0.22	0.55	-0.42	0.68				
<b>Inter_Germany</b>	-0.27	0.22	-1.21	0.23				
<b>Inter_Greece</b>	-1.50	0.33	-4.51	0.00				
<b>Inter_Spain</b>	-1.57	0.33	-4.83	0.00				
<b>Inter_Finland</b>	-0.84	1.45	-0.58	0.57				
<b>Inter_France</b>	0.29	0.39	0.74	0.46				
<b>Inter_Ireland</b>	-1.55	0.63	-2.44	0.02				
<b>Inter_Italy</b>	-1.26	0.78	-1.63	0.10				
<b>Inter_Lux</b>	-0.63	0.42	-1.52	0.13				
<b>Inter_Nether</b>	0.03	0.40	0.07	0.94				
<b>Inter_Portugal</b>	-1.39	0.47	-2.94	0.00				
<b>Inter_Sweden</b>	1.32	0.57	2.31	0.02				
<b>Inter_UK</b>	-1.39	0.25	-5.51	0.00				
	Number of obs = 17,674				Number of obs = 17,674			
	R-squared = 0.0098				R-squared = 0.0057			
	Adj R-squared = 0.0097				Adj R-squared = 0.0050			
	F(2, 17,671)= 87.19				F(15, 17,659) = 7.28			
	Prob>F= 0.0000				Prob>F = 0.0000			

Migrant refers to an extra-EU migrant; \*: omitted because of collinearity.

Intra-EU migrant is not statistically significant



**Table 4a: Regression of Neighborhood Dissatisfaction Index on Migrant Status with Socio-Economic and Country Dummy Controls**

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
<b>Constant</b>	3.65	0.03	136.9	0.00	2.94	0.97	30.19	0.00	3.96	0.07	58.17	0.00
<b>Migrant</b>	0.40	0.12	3.22	0.00	0.54	0.11	4.74	0.00	-0.00	0.12	-0.04	0.97
<b>Belgium</b>					1.88	0.14	13.54	0.00				
<b>Denmark</b>					-1.30	0.14	-9.31	0.00				
<b>Germany</b>					-0.42	0.12	-3.46	0.00				
<b>Greece</b>					2.53	0.14	18.16	0.00				
<b>Spain</b>					1.31	0.14	9.42	0.00				
<b>Finland</b>					-0.92	0.14	-6.64	0.00				
<b>France</b>					1.01	0.13	8.04	0.00				
<b>Ireland</b>					0.41	0.14	2.98	0.00				
<b>Italy</b>					3.89	0.13	30.73	0.00				
<b>Luxembourg</b>					0.82	0.14	5.90	0.00				
<b>Netherlands</b>					-0.58	0.14	-4.21	0.00				
<b>Portugal</b>					2.25	0.14	16.18	0.00				
<b>Sweden</b>					-0.62	0.14	-4.45	0.00				
<b>UK</b>					-0.00	0.13	-0.03	0.98				
<b>Age (65)</b>									-1.04	0.07	-14.2	0.00
<b>Married</b>									-0.27	0.05	-5.11	0.00
<b>Employed</b>									-0.16	0.06	-2.66	0.01
<b>City/suburb</b>									1.48	0.06	24.72	0.00
<b>Male</b>									-0.13	0.05	-2.48	0.01
<b>Low Educ.</b>									0.81	0.15	5.36	0.00
<b>Owner</b>									-0.19	0.06	-3.42	0.00
<b>Income (low)</b>												
<b>Income (med.)</b>												
<b>Income (high)</b>												
<b>Old Hosts</b>												
<b>Recent Hosts</b>												
<b>Diverse</b>												
	Number of obs = 17,674				Number of obs = 17,674				Number of obs = 17,376			
	R-squared = 0.0006				R-squared = 0.1754				R-squared = 0.0540			
	Adj R-squared = 0.0005				Adj R-squared = 0.1747				Adj R-squared = 0.0536			
	F(1, 17,672) = 10.37				F(15, 17,658) = 250.34				F(8, 17,367) = 123.97			

**Table 4b: Regression of Neighborhood Dissatisfaction Index on Migrant Status with Net Household Income and Immigration Regime Controls**

Variable	Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	3.43	0.04	81.17	0.00	4.70	0.04	112.3	0.00
Migrant	0.41	0.15	2.74	0.01	0.55	0.12	4.57	0.00
Belgium								
Denmark								
Germany								
Greece								
Spain								
Finland								
France								
Ireland								
Italy								
Luxembourg								
Netherlands								
Portugal								
Sweden								
UK								
Age (65)								
Married								
Employed								
City/suburb								
Male								
Low Educ.								
Owner								
Income (low)	0.60	0.08	7.46	0.00				
Income (med.)	-0.02	0.05	-0.44	0.66				
Income (high)	-0.59	0.09	-6.88	0.00				
Old Hosts					-1.68	0.05	-31.95	0.00
Recent Hosts					*			
Diverse								
Number of obs = 10,563				Number of obs = 17,674				
R-squared = 0.0074				R-squared = 0.0552				
Adj R-squared = 0.0070				Adj R-squared = 0.0551				
F(4, 10,558) = 19.55				F(2, 17,671) = 515.86				
Prob>F = 0.0000				Prob>F = 0.0000				

**Table 4c: Regression of Neighborhood Dissatisfaction Index on Migrant Status with Neighborhood Diversity and Migrant-in-Country Interaction Term Dummy Controls**

Variable	Migrant and Neighborhood Diversity			Migrant-in-Country Interaction Term Dummy			Migrant and All Controls					
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	3.50	0.03	129.8	0.00	3.65	0.03	137.2	0.00	6.00	0.16	38.26	0.00
Migrant	0.02	0.12	0.20	0.84					-0.32	0.13	-2.39	0.02
Belgium									2.43	0.17	14.73	0.00
Denmark									-0.66	0.15	-4.21	0.00
Germany									0.09	0.13	0.69	0.49
Greece									-0.51	0.18	-2.93	0.00
Spain									-1.46	0.18	-7.94	0.00
Finland									-3.63	0.18	-20.6	0.00
France									1.76	0.14	12.21	0.00
Ireland									-2.71	0.19	-14.5	0.00
Italy									1.01	0.19	5.24	0.00
Luxembourg									1.50	0.17	8.79	0.00
Netherlands									-0.01	0.16	-0.03	0.97
Portugal									*			
Sweden									0.02	0.16	0.11	0.91
UK									0.70	0.16	4.47	0.00
Age (65)									-0.63	0.08	-7.71	0.00
Married									-0.12	0.06	-1.99	0.05
Employed									-0.02	0.07	-0.34	0.74
City/suburb									1.29	0.07	18.84	0.00
Male									-0.17	0.06	-3.00	0.00
Low Educ.									-0.21	0.18	-1.13	0.26
Owner									-0.50	0.07	-7.61	0.00



In the case of the “Quality of Public Services Index Score,” the first iteration of the model indicates that being a migrant is negatively related to the perceived quality of public services (Table 5). In later versions, the explanatory power of the model gradually improves and the independent variable remains negatively related to the “Quality of Public Services Index Score.” The full version of the model indicates that the variables are jointly significant. However, being a migrant is not statistically significant.

Lastly, the first iteration of the “Material Deprivation Index Score” model indicates that being a migrant is positively related to perceived material deprivation (Table 6). In subsequent tests, the primary independent variable remains a good predictor of material deprivation. The full model indicates that the variables are jointly significant and suggests that migrants do encounter disproportionate material deprivation, perhaps associated with unequal access to resources due to their relatively low level of capital (including financial support, language skills and labor market access).<sup>15</sup>

### *Covariates of Subjective Well-Being and Housing Satisfaction: Comparative Analysis across Western Europe*

The final step in the analysis is to consider the differences in life and housing satisfaction between non-migrants and migrants from a capabilities perspective using the survey data on selected measures of subjective well-being (see Tables 7 and 8). The results indicate that there is, in fact, a measurable difference in the experienced utility between the two groups. In terms of self-reported well-being, the mean life satisfaction for non-migrants was 7.61 (with a standard deviation of 1.81). The mean life satisfaction for migrants was lower at 7.55 (1.79), measured on a scale of 1 to 10 with 10 representing maximum satisfaction. A similar gap can be observed at the individual country level. For example, the mean life satisfaction of non-migrants in Belgium was 7.79 but this falls to just 7.44 in the case of migrants. In terms of housing satisfaction, the mean result for non-migrants across Western Europe was 7.76 (2.01) compared to a substantially lower mean of 7.20 (2.29) for migrants.<sup>16</sup>

### *Indicators of Resources, Subjective Well-Being and Housing Satisfaction*

The data provide scope to consider whether there is a link between each of the indices (or indicators of resources), subjective well-being and housing satisfaction. The literature suggests that housing satisfaction acts as an intermediate variable across the themes captured in the indices and subjective well-being more generally (Prezza and Constantini 1998; Diaz-Serrano 2006). It could be speculated that the the lower mean satisfaction expressed by migrants may be, to some extent at least, a function of the housing and neighborhoods in which they live.

<sup>15</sup> In the case of perceived public service quality and material deprivation, intra-EU migrants were found to be statistically significant but negatively related to the former and not statistically significant with regard to the latter.

<sup>16</sup> Intra-EU migrants outperformed migrants in the EU with regard to both life and housing satisfaction. Similar results were found in the case of many individual countries.

The results show that the level of satisfaction with the neighborhood, perceived quality of public services and perceived material deprivation are all statistically significant and influence housing satisfaction, even after a series of controls are introduced to the estimation. These results are highly intuitive. Higher levels of neighborhood dissatisfaction and material deprivation are negatively related to housing satisfaction. Higher quality public services are positively related to housing satisfaction. The results for subjective well-being are very similar (see Table 9). The level of access to services was not a statistically significant predictor of either housing satisfaction or subjective well-being.

### *Model Estimation for Subjective Well-Being*

The results indicate that being a migrant in Western Europe is not a statistically significant determinant of life satisfaction although this single independent variable alone does not explain the observed variance (Table 10). In later iterations, the results indicate that 11 countries were positively associated with QoL, however being a migrant into Greece, Italy and Portugal was negatively associated with QoL, which may suggest some level of decoupling across the EU. The variable denoting a migrant respondent remained statistically insignificant in this model and in later iterations. Finally, in the full version of the model, we again consider the relationship between subjective well-being and migrant status with all controls included.<sup>17</sup> The results of the full version of the model show that the independent variables are jointly significant, but that being a migrant is not statistically significant.<sup>18</sup>

### *Model Estimation for Housing Satisfaction*

The analysis also modeled the relationship between being a migrant and housing satisfaction (Table 11). The results indicate that being a migrant in Western Europe is a statistically significant determinant of housing satisfaction and is negatively related to housing satisfaction; however this independent variable alone cannot explain the observed variance in housing satisfaction. The second iteration of the model re-estimates the relationship between housing satisfaction and migrant status when the respondent's country of residence is controlled for. After introducing a range of additional controls, being a migrant remained a predictor of housing dissatisfaction in all cases. In the full version of the model with all controls included,<sup>19</sup> the independent variables are jointly significant, suggesting that migrants are less likely to be satisfied with their housing.<sup>20</sup> These findings reflect the literature which reports that migrants are more likely to face higher housing costs, discrimination and lower quality housing. We can surmise that housing satisfaction also acts as a mediating variable that picks up elements of the previous findings regarding service quality, neighborhood dissatisfaction and material deprivation.

17 This adds almost 14 percent to the R-squared.

18 Where intra-EU migrants are applied as an independent variable, the results also indicate that being a migrant is not statistically significant.

19 The full version of the model adds 19 percent to the R-squared, as compared to the first, restricted model.

20 Where intra-EU migrants are applied as an independent variable, the results indicate that being a migrant is not statistically significant.

**Table 5a: Regression of Quality of Public Services Index on Migrant Status with Socio-Economic and Country Dummy Controls**

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
<b>Constant</b>	5.64	0.01	408.0	0.00	6.50	0.05	127.6	0.00	5.28	0.04	146.8	0.00
<b>Migrant</b>	-0.21	0.06	-3.31	0.00	-0.02	0.06	-0.26	0.80	-0.14	0.06	-2.23	0.03
<b>Belgium</b>					-0.02	0.07	-0.27	0.78				
<b>Denmark</b>					-0.10	0.07	-1.43	0.15				
<b>Germany</b>					-1.06	0.06	-16.8	0.00				
<b>Greece</b>					-1.96	0.07	-26.9	0.00				
<b>Spain</b>					-1.30	0.07	-17.9	0.00				
<b>Finland</b>					0.66	0.07	9.01	0.00				
<b>France</b>					-0.83	0.07	-12.6	0.00				
<b>Ireland</b>					-1.72	0.07	-23.6	0.00				
<b>Italy</b>					-1.33	0.07	-20.2	0.00				
<b>Luxembourg</b>					-0.67	0.07	-9.15	0.00				
<b>Netherlands</b>					-0.69	0.07	-9.57	0.00				
<b>Portugal</b>					-1.91	0.07	-26.2	0.00				
<b>Sweden</b>					-0.15	0.07	-2.12	0.03				
<b>UK</b>					-1.41	0.07	-21.3	0.00				
<b>Age (65)</b>									0.32	0.04	8.35	0.00
<b>Married</b>									0.25	0.03	9.13	0.00
<b>Employed</b>									0.12	0.03	3.65	0.00
<b>City/suburb</b>									-0.01	0.03	-0.31	0.76
<b>Male</b>									-0.02	0.03	-0.73	0.47
<b>Low Educ.</b>									-0.85	0.08	-10.7	0.00
<b>Owner</b>									0.16	0.03	5.38	0.00
<b>Income (low)</b>												
<b>Income (med.)</b>												
<b>Income (high)</b>												
<b>Old Hosts</b>												
<b>Recent Hosts</b>												
<b>Diverse</b>												
	Number of obs = 17,674				Number of obs = 17,674				Number of obs = 17,376			
	R-squared = 0.0006				R-squared = 0.1594				R-squared = 0.0186			
	Adj R-squared = 0.0006				Adj R-squared = 0.1587				Adj R-squared = 0.0182			
	F(1, 17,672) = 10.99				F(15, 17,658) = 223.22				F(8, 17,367) = 41.19			
	Prob>F = 0.0009				Prob>F = 0.0000				Prob>F = 0.0000			

**Table 5b: Regression of Quality of Public Services Index on Migrant Status with Net Household Income and Immigration Regime Controls**

Variable	Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	5.66	0.02	252.2	0.00	5.24	0.02	238.5	0.00
Migrant	-0.32	0.08	-4.09	0.00	-0.27	0.06	-4.26	0.00
Belgium								
Denmark								
Germany								
Greece								
Spain								
Finland								
France								
Ireland								
Italy								
Luxembourg								
Netherlands								
Portugal								
Sweden								
UK								
Age (65)								
Married								
Employed								
City/suburb								
Male								
Low Educ.								
Owner								
Income (low)	-0.59	0.04	-13.9	0.00				
Income (med.)	0.23	0.03	8.71	0.00				
Income (high)	0.48	0.05	10.41	0.00				
Old Hosts					0.63	0.03	22.72	0.00
Recent Hosts					*			
Diverse								
	Number of obs = 10,563				Number of obs = 17,674			
	R-squared = 0.0290				R-squared = 0.0290			
	Adj R-squared = 0.0287				Adj R-squared = 0.0289			
	F(4, 10,558) = 78.89				F(2, 17,671) = 263.64			
	Prob>F = 0.0000				Prob>F = 0.0000			



**Table 5c: Regression of Quality of Public Services Index on Migrant Status with Neighborhood Diversity and Migrant-in-Country Interaction Term Dummy Controls**

Variable	Migrant and Neighborhood Diversity			Migrant-in-Country Interaction Term Dummy			Migrant and All Controls					
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	5.66	0.01	398.7	0.00	5.64	0.01	409.0	0.00	4.36	0.09	50.03	0.00
Migrant	-0.16	0.06	-2.48	0.01	-	-	-	-	0.05	0.07	0.64	0.53
Belgium									-0.15	0.09	-1.58	0.11
Denmark									-0.19	0.08	-2.19	0.03
Germany									-1.09	0.07	-14.8	0.00
Greece									-0.10	0.10	-1.05	0.29
Spain									0.45	0.10	4.45	0.00
Finland									2.57	0.10	26.28	0.00
France									-0.86	0.08	-10.7	0.00
Ireland									0.24	0.10	2.29	0.02
Italy									0.64	0.11	5.96	0.00
Luxembourg									-0.83	0.10	-8.76	0.00
Netherlands									0.70	0.09	-8.00	0.00
Portugal									*			
Sweden									-0.31	0.09	-3.59	0.00
UK									-1.49	0.09	-17.1	0.00
Age (65)									0.28	0.05	6.06	0.00
Married									0.20	0.03	5.79	0.00
Employed									0.03	0.04	0.77	0.44
City/suburb									0.10	0.04	2.70	0.01
Male									-0.04	0.03	-1.22	0.22
Low Educ.									-0.28	0.10	-2.72	0.01
Owner									0.20	0.04	5.60	0.00



**Table 6a: Regression of Material Deprivation Index on Migrant Status with Socio-Economic and Country Dummy Controls**

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	1.22	0.02	68.38	0.00	1.09	0.07	15.51	0.00	2.23	0.05	48.93	0.00
Migrant	0.70	0.08	8.44	0.00	0.64	0.08	7.84	0.00	0.44	0.08	5.34	0.00
Belgium					0.44	0.10	4.45	0.00				
Denmark					-0.53	0.10	-5.30	0.00				
Germany					0.43	0.09	4.95	0.00				
Greece					1.41	0.10	14.10	0.00				
Spain					0.19	0.10	1.89	0.06				
Finland					-0.03	0.10	-0.28	0.78				
France					0.24	0.09	2.69	0.01				
Ireland					-0.31	0.10	-3.14	0.00				
Italy					0.82	0.09	9.00	0.00				
Luxembourg					-0.56	0.10	-5.56	0.00				
Netherlands					-0.15	0.10	-1.47	0.14				
Portugal					0.29	0.10	2.91	0.00				
Sweden					-0.54	0.10	-5.43	0.00				
UK					-0.18	0.09	-2.00	0.05				
Age (65)									-0.59	0.05	-12.1	0.00
Married									-0.13	0.03	-3.66	0.00
Employed									-0.38	0.04	-9.45	0.00
City/suburb									0.06	0.04	1.37	0.17
Male									-0.17	0.03	-4.77	0.00
Low Educ.									1.13	0.10	11.16	0.00
Owner									-0.82	0.04	-21.8	0.00
Income (low)												
Income (med.)												
Income (high)												
Old Hosts												
Recent Hosts												
Diverse												
	Number of obs = 17674				Number of obs = 17,674				Number of obs = 17,376			
	R-squared = 0.0040				R-squared = 0.0515				R-squared = 0.0562			
	Adj R-squared = 0.0040				Adj R-squared = 0.0507				Adj R-squared = 0.0557			
	F(1, 17,672) = 71.31				F(15, 17,658) = 63.91				F(8, 17,367) = 129.16			
	Prob>F = 0.0000				Prob>F = 0.0000				Prob>F = 0.0000			

**Table 6b: Regression of Material Deprivation Index on Migrant Status with Net Household Income and Immigration Regime Dummy Controls**

Variable	Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
<b>Constant</b>	1.41	0.03	50.18	0.00	1.51	0.29	52.68	0.00
<b>Migrant</b>	0.89	0.10	8.93	0.00	0.74	0.08	8.99	0.00
<b>Belgium</b>								
<b>Denmark</b>								
<b>Germany</b>								
<b>Greece</b>								
<b>Spain</b>								
<b>Finland</b>								
<b>France</b>								
<b>Ireland</b>								
<b>Italy</b>								
<b>Luxembourg</b>								
<b>Netherlands</b>								
<b>Portugal</b>								
<b>Sweden</b>								
<b>UK</b>								
<b>Age (65)</b>								
<b>Married</b>								
<b>Employed</b>								
<b>City/suburb</b>								
<b>Male</b>								
<b>Low Educ.</b>								
<b>Owner</b>								
<b>Income (low)</b>	1.67	0.05	31.39	0.00				
<b>Income (med.)</b>	-0.17	0.03	-4.95	0.00				
<b>Income (high)</b>	-1.07	0.06	-18.6	0.00				
<b>Old Hosts</b>					-0.47	0.04	-12.90	0.00
<b>Recent Hosts</b>					*			
<b>Diverse</b>								
	Number of obs = 10,563				Number of obs = 17,674			
	R-squared = 0.0940				R-squared = 0.0133			
	Adj R-squared = 0.0937				Adj R-squared = 0.0132			
	F(4, 10,558) = 273.85				F(2, 17,671) = 119.15			
	Prob>F = 0.0000				Prob>F = 0.0000			

**Table 6c: Regression of Material Deprivation Index on Migrant Status with Neighborhood Diversity and Migrant-in-Country Interaction Term Dummy Controls**

Variable	Migrant and Neighborhood Diversity			Migrant-in-Country Interaction Term Dummy			Migrant and All Controls					
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	1.18	0.02	64.42	0.00	1.22	0.02	68.66	0.00	2.47	0.11	21.68	0.00
Migrant	0.59	0.08	7.10	0.00					0.51	0.10	5.18	0.00
Belgium									0.67	0.12	5.58	0.00
Denmark									-0.29	0.11	-2.64	0.01
Germany									0.52	0.09	5.38	0.00
Greece									0.95	0.13	7.41	0.00
Spain									-0.03	0.13	-0.22	0.83
Finland									-0.40	0.13	-3.15	0.00
France									0.47	0.10	4.47	0.00
Ireland									-0.44	0.14	-3.23	0.00
Italy									0.85	0.14	6.03	0.00
Luxembourg									0.00	0.12	-0.02	0.98
Netherlands									0.12	0.12	1.08	0.28
Portugal									*			
Sweden									-0.14	0.11	-1.24	0.22
UK									0.09	0.11	0.75	0.45
Age (65)									-0.77	0.06	-12.9	0.00
Married									-0.06	0.04	-1.30	0.20
Employed									-0.35	0.05	-6.63	0.00
City/suburb									-0.12	0.05	-2.44	0.02
Male									-0.17	0.04	-3.99	0.00
Low Educ.									0.46	0.13	3.46	0.00



**Table 7a: Summary Statistics for Life Satisfaction of Extra-EU Migrants**

<b>Variable</b>	<b>Obs</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>Min</b>	<b>Max</b>
<b>EU 15</b>	825	7.55	1.79	-1	10
<b>Belgium</b>	45	7.44	2.05		
<b>Denmark</b>	28	7.68	1.81		
<b>Germany</b>	174	7.43	1.99		
<b>Greece</b>	77	7.45	1.63		
<b>Spain</b>	80	7.69	1.43		
<b>Finland</b>	4	8.25	0.96		
<b>France</b>	56	7.77	1.51		
<b>Ireland</b>	21	8.52	1.44		
<b>Italy</b>	14	7.29	1.54		
<b>Luxembourg</b>	49	8.04	1.71		
<b>Netherlands</b>	52	7.56	1.43		
<b>Austria</b>	26	7.08	1.44		
<b>Portugal</b>	38	7.21	1.80		
<b>Sweden</b>	26	8.35	1.06		
<b>UK</b>	134	7.31	2.15	-1	10

**Table 7b: Summary Statistics for Life Satisfaction of Non-Migrants**

<b>Variable</b>	<b>Obs</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>Min</b>	<b>Max</b>
<b>EU 15</b>	16,849	7.61	1.81	-1	10
<b>Belgium</b>	965	7.79	1.52		
<b>Denmark</b>	976	8.25	1.74		
<b>Germany</b>	1,834	7.37	2.07		
<b>Greece</b>	923	7.19	1.89		
<b>Spain</b>	935	7.50	1.63		
<b>Finland</b>	998	8.25	1.23		
<b>France</b>	1,481	7.64	1.66		
<b>Ireland</b>	979	7.94	1.62		
<b>Italy</b>	1,502	6.86	1.76		
<b>Luxembourg</b>	955	8.03	1.75		
<b>Netherlands</b>	959	7.99	1.10		
<b>Austria</b>	1,106	7.20	2.04		
<b>Portugal</b>	962	6.75	1.96		
<b>Sweden</b>	991	8.13	1.76		
<b>UK</b>	1,373	7.76	1.93	-1	10

**Table 7c: Summary Statistics for Life Satisfaction of Intra-EU Migrants**

<b>Variable</b>	<b>Obs</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>Min</b>	<b>Max</b>
<b>EU 15</b>	812	7.67	1.94	-1	10
<b>Belgium</b>	60	7.50	1.68		
<b>Denmark</b>	15	8.67	1.29		
<b>Germany</b>	102	7.29	2.18		
<b>Greece</b>	34	7.71	1.57		
<b>Spain</b>	24	7.17	1.81		
<b>Finland</b>	8	7.63	1.77		
<b>France</b>	50	7.60	1.92		
<b>Ireland</b>	70	8.04	1.72		
<b>Italy</b>	23	5.30	2.53		
<b>Luxembourg</b>	268	7.94	1.85		
<b>Netherlands</b>	20	8.35	1.39		
<b>Austria</b>	45	7.07	1.89		
<b>Portugal</b>	8	8.00	1.51		
<b>Sweden</b>	36	7.97	1.51		
<b>UK</b>	49	7.71	2.35	-1	10



**Table 8a: Summary Statistics for Housing Satisfaction of Extra-EU Migrants**

<b>Variable</b>	<b>Obs</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>Min</b>	<b>Max</b>
<b>EU 15</b>	825	7.20	2.29	-1	10
<b>Belgium</b>	45	7.24	2.52		
<b>Denmark</b>	28	7.32	1.94		
<b>Germany</b>	174	7.07	2.74		
<b>Greece</b>	77	7.05	1.99		
<b>Spain</b>	80	7.28	1.81		
<b>Finland</b>	4	9.00	1.41		
<b>France</b>	56	7.63	2.20		
<b>Ireland</b>	21	8.24	1.41		
<b>Italy</b>	14	6.86	2.85		
<b>Luxembourg</b>	49	7.80	1.91		
<b>Netherlands</b>	52	7.04	2.31		
<b>Austria</b>	26	6.35	1.81		
<b>Portugal</b>	38	6.42	2.14		
<b>Sweden</b>	26	8.08	1.85		
<b>UK</b>	134	7.04	2.35	-1	10

**Table 8b: Summary Statistics for Housing Satisfaction of Non-Migrants**

<b>Variable</b>	<b>Obs</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>Min</b>	<b>Max</b>
<b>EU 15</b>	16,849	7.76	2.05	-1	10
<b>Belgium</b>	965	7.88	1.73		
<b>Denmark</b>	976	8.58	1.79		
<b>Germany</b>	1,834	7.84	2.25		
<b>Greece</b>	923	7.28	2.10		
<b>Spain</b>	935	7.57	1.65		
<b>Finland</b>	998	8.23	1.48		
<b>France</b>	1,481	7.85	1.69		
<b>Ireland</b>	979	7.56	2.10		
<b>Italy</b>	1,502	6.93	2.31		
<b>Luxembourg</b>	955	8.36	1.84		
<b>Netherlands</b>	959	8.07	1.26		
<b>Austria</b>	1,106	7.29	2.40		
<b>Portugal</b>	962	6.89	2.06		
<b>Sweden</b>	991	8.41	1.74		
<b>UK</b>	1,373	7.91	1.99	-1	10

**Table 8c: Summary Statistics for Housing Satisfaction of Intra-EU Migrants**

<b>Variable</b>	<b>Obs</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>Min</b>	<b>Max</b>
<b>EU 15</b>	812	7.81	2.15	-1	10
<b>Belgium</b>	60	7.78	1.92		
<b>Denmark</b>	15	9.27	1.03		
<b>Germany</b>	102	7.84	2.22		
<b>Greece</b>	34	6.35	1.86		
<b>Spain</b>	24	6.79	2.04		
<b>Finland</b>	8	7.13	2.70		
<b>France</b>	50	8.10	2.18		
<b>Ireland</b>	70	7.56	2.28		
<b>Italy</b>	23	5.09	3.44		
<b>Luxembourg</b>	268	8.17	1.96		
<b>Netherlands</b>	20	7.85	1.18		
<b>Austria</b>	45	7.40	1.99		
<b>Portugal</b>	8	7.38	2.20		
<b>Sweden</b>	36	8.97	2.19		
<b>UK</b>	49	7.96	1.93	-1	10

**Table 9a: Regression of Life Satisfaction on QoL Indices (Indicators of Resources) with Selected Controls**

Variable	Socio-Economic Characteristics					Net Household Income						
	Coef.	Std Error	t stat	P value		Coef.	Std Error	t stat	P value			
<b>Constant</b>	6.87	0.05	137.3	0.00	6.61	0.06	117.5	0.00	6.55	0.08	86.44	0.00
<b>Poor Access</b>	0.01	0.00	2.14	0.03	0.00	0.00	0.63	0.53	-0.00	0.01	0.00	0.99
<b>Neigh.</b>												
<b>Dissatisfaction</b>	-0.06	0.00	-14.46	0.00	-0.06	0.00	-15.16	0.00	-0.05	0.01	-9.59	0.00
<b>Service Quality</b>	0.19	0.01	27.36	0.00	0.18	0.01	24.75	0.00	0.18	0.01	19.50	0.00
<b>Material</b>												
<b>Deprivation</b>	-0.17	0.01	-29.52	0.00	-0.16	0.01	-28.57	0.00	-0.17	0.01	-23.45	0.00
<b>Age (65)</b>					-0.03	0.04	-0.90	0.37	-0.02	0.05	-0.49	0.63
<b>Married</b>					0.56	0.03	22.16	0.00	0.60	0.03	17.94	0.00
<b>Employed</b>					0.18	0.03	5.95	0.00	0.15	0.04	3.65	0.00
<b>City/suburb</b>					0.04	0.03	1.53	0.13	0.03	0.04	0.89	0.38
<b>Male</b>					-0.04	0.03	-1.74	0.08	-0.07	0.03	-2.12	0.03
<b>Low Educ.</b>					-0.46	0.08	-6.11	0.00	-0.23	0.10	-2.33	0.02
<b>Income (low)</b>									-0.29	0.05	-6.48	0.00
<b>Income (med.)</b>									0.07	0.03	2.87	0.00
<b>Income (high)</b>									0.20	0.05	4.32	0.00
	Number of obs = 17674					Number of obs = 17,376					Number of obs = 10,436	
	R-squared = 0.1210					R-squared = 0.1557					R-squared = 0.1947	
	Adj R-squared = 0.1208					Adj R-squared = 0.1552					Adj R-squared = 0.1937	
	F(4, 17,669) = 608.24					F(10, 17,365) = 320.24					F(13, 10,422) = 193.86	
	Prob>F = 0.0000					Prob>F = 0.0000					Prob>F = 0.0000	

**Table 9b: Regression of Housing Satisfaction on QoL Indices (Indicators of Resources) with Selected Controls**

Variable	Socio-Economic Characteristics					Net Household Income						
	Coef.	Std Error	t stat	P value		Coef.	Std Error	t stat	P value			
<b>Constant</b>	7.24	0.06	130.2	0.00	7.07	0.06	112.0	0.00	7.13	0.09	83.73	0.00
<b>Poor Access</b>	0.02	0.00	4.41	0.00	0.01	0.01	2.66	0.01	0.01	0.01	1.38	0.17
<b>Neigh.</b>												
<b>Dissatisfaction</b>	-0.10	0.00	-23.31	0.00	-0.10	0.00	-22.07	0.00	-0.10	0.01	-16.63	0.00
<b>Service Quality</b>	0.18	0.01	22.46	0.00	0.16	0.01	20.14	0.00	0.17	0.01	15.86	0.00
<b>Material</b>												
<b>Deprivation</b>	-0.18	0.01	-28.70	0.00	-0.18	0.01	-27.77	0.00	-0.16	0.01	-19.04	0.00
<b>Age (65)</b>					0.42	0.04	10.25	0.00	0.49	0.05	9.39	0.00
<b>Married</b>					0.34	0.03	11.86	0.00	0.27	0.04	7.06	0.00
<b>Employed</b>					0.06	0.03	1.92	0.06	-0.04	0.05	-0.93	0.35
<b>City/suburb</b>					0.01	0.03	0.28	0.78	0.02	0.04	0.55	0.58
<b>Male</b>					-0.08	0.03	-2.80	0.01	-0.09	0.04	-2.40	0.02
<b>Low Educ.</b>					-0.66	0.08	-7.78	0.00	-0.39	0.11	-3.48	0.00
<b>Income (low)</b>									-0.54	0.05	-10.62	0.00
<b>Income (med.)</b>									0.01	0.03	0.28	0.78
<b>Income (high)</b>									0.41	0.05	7.98	0.00
	Number of obs = 17674				Number of obs = 17,376				Number of obs = 10,436			
	R-squared = 0.1280				R-squared = 0.1450				R-squared = 0.1730			
	Adj R-squared = 0.1278				Adj R-squared = 0.1445				Adj R-squared = 0.1720			
	F(4, 17,669) = 648.44				F(10, 17,365) = 294.54				F(13, 10,422) = 167.69			
	Prob>F = 0.0000				Prob>F = 0.0000				Prob>F = 0.0000			

**Table 10a: Regression of Life Satisfaction on Migrant Status with Country Dummy and Socio-Economic Controls**

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
<b>Constant</b>	7.61	0.01	544.7	0.00	7.20	0.05	132.3	0.00	6.86	0.04	193.2	0.00
<b>Migrant</b>	-0.06	0.07	-0.88	0.38	-0.02	0.06	-0.38	0.71	0.03	0.06	0.51	0.61
<b>Belgium</b>					0.57	0.08	7.34	0.00				
<b>Denmark</b>					1.03	0.08	13.28	0.00				
<b>Germany</b>					0.18	0.07	2.63	0.01				
<b>Greece</b>					0.01	0.08	0.18	0.86				
<b>Spain</b>					0.32	0.08	4.06	0.00				
<b>Finland</b>					1.05	0.08	13.47	0.00				
<b>France</b>					0.44	0.07	6.28	0.00				
<b>Ireland</b>					0.75	0.08	9.69	0.00				
<b>Italy</b>					-0.34	0.07	-4.76	0.00				
<b>Luxembourg</b>					0.83	0.08	10.64	0.00				
<b>Netherlands</b>					0.77	0.08	9.89	0.00				
<b>Portugal</b>					-0.43	0.08	-5.54	0.00				
<b>Sweden</b>					0.93	0.08	12.02	0.00				
<b>UK</b>					0.52	0.07	7.28	0.00				
<b>Age (65)</b>									0.16	0.04	4.13	0.00
<b>Married</b>									0.60	0.03	22.07	0.00
<b>Employed</b>									0.26	0.03	8.12	0.00
<b>City/suburb</b>									-0.03	0.03	-1.05	0.30
<b>Male</b>									-0.02	0.03	-0.61	0.54
<b>Low Educ.</b>									-0.85	0.08	-10.8	0.00
<b>Owner</b>									0.37	0.03	12.64	0.00
<b>Income (low)</b>												
<b>Income (med.)</b>												
<b>Income (high)</b>												
<b>Diverse Area</b>												
<b>Old Hosts</b>												
<b>Recent Hosts</b>												
	Number of obs = 17,674				Number of obs = 17,674				Number of obs = 17,376			
	R-squared = 0.0000				R-squared = 0.0610				R-squared = 0.0598			
	Adj R-squared = 0.0000				Adj R-squared = 0.0602				Adj R-squared = 0.0594			
	F(1,17,672) = 0.77				F(15,17,658) = 76.43				F(8, 17,367) = 138.15			
	Prob>F = 0.3806				Prob>F = 0.0000				Prob>F = 0.0000			

**Table 10b: Regression of Life Satisfaction on Migrant Status with Net Household Income and Immigration Regime Controls**

Variable	Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
<b>Constant</b>	7.55	0.02	336.8	0.00	7.39	0.02	329.0	0.00
<b>Migrant</b>	-0.13	0.08	-1.66	0.10	-0.09	0.06	-1.38	0.17
<b>Belgium</b>								
<b>Denmark</b>								
<b>Germany</b>								
<b>Greece</b>								
<b>Spain</b>								
<b>Finland</b>								
<b>France</b>								
<b>Ireland</b>								
<b>Italy</b>								
<b>Luxembourg</b>								
<b>Netherlands</b>								
<b>Portugal</b>								
<b>Sweden</b>								
<b>UK</b>								
<b>Age (65)</b>								
<b>Married</b>								
<b>Employed</b>								
<b>City/suburb</b>								
<b>Male</b>								
<b>Low Educ.</b>								
<b>Owner</b>								
<b>Income (low)</b>	-0.99	0.04	-23.5	0.00				
<b>Income (med.)</b>	0.17	0.03	6.39	0.00				
<b>Income (high)</b>	0.71	0.05	15.47	0.00				
<b>Diverse Area</b>								
<b>Old Hosts</b>					0.35	0.03	12.60	0.00
<b>Recent Hosts</b>					*			
	Number of obs = 10,563				Number of obs = 17,674			
	R-squared = 0.0529				R-squared = 0.0089			
	Adj R-squared = 0.0525				Adj R-squared = 0.0088			
	F(4, 10,558) = 147.45				F(2, 17,671) = 79.72			
	Prob>F = 0.0000				Prob>F = 0.0000			

**Table 10c: Regression of Life Satisfaction on Migrant Status with Country Dummy and Neighborhood Diversity Controls**

Variable	Migrant and Neighborhood Diversity			Migrant-in-Country Dummy			Interaction Term			Migrant and All Controls		
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	7.62	0.01	531.2	0.00	7.61	0.01	545.3	0.00	6.17	0.09	67.99	0.00
Migrant	-0.02	0.07	-0.28	0.78					-0.10	0.08	-0.13	0.89
Belgium									0.49	0.10	5.16	0.00
Denmark									0.97	0.09	10.94	0.00
Germany									0.11	0.08	1.39	0.16
Greece									0.40	0.10	3.90	0.00
Spain									0.61	0.11	5.69	0.00
Finland									1.32	0.10	12.91	0.00
France									0.30	0.08	3.57	0.00
Ireland									1.11	0.11	10.20	0.00
Italy									-0.09	0.11	-0.79	0.43
Luxembourg									0.57	0.10	5.73	0.00
Netherlands									0.58	0.09	6.30	0.00
Portugal									*			
Sweden									0.68	0.09	7.51	0.00
UK									0.47	0.09	5.19	0.00
Age (65)									0.17	0.05	3.50	0.00
Married									0.66	0.04	18.57	0.00
Employed									0.24	0.04	5.77	0.00
City/suburb									0.02	0.04	0.58	0.56
Male									-0.04	0.03	-1.33	0.18
Low Educ.									-0.39	0.11	-3.63	0.00
Owner									0.25	0.04	6.56	0.00





**Table 11a: Regression of Housing Satisfaction on Migrant Status with Country Dummy and Socio-Economic Controls**

Variable	Migrant				Migrant and Country Dummy				Migrant and Socio-Economic Characteristics			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	7.76	0.02	498.9	0.00	7.28	0.06	119.8	0.00	6.86	0.04	174.8	0.00
Migrant	-0.56	0.07	-7.80	0.00	-0.58	0.07	-8.21	0.00	-0.26	0.07	-3.70	0.00
Belgium					0.59	0.09	6.91	0.00				
Denmark					1.28	0.09	14.73	0.00				
Germany					0.54	0.08	7.21	0.00				
Greece					0.03	0.09	0.31	0.76				
Spain					0.31	0.09	3.57	0.00				
Finland					0.94	0.09	10.94	0.00				
France					0.59	0.08	7.41	0.00				
Ireland					0.31	0.09	3.53	0.00				
Italy					-0.35	0.08	-4.37	0.00				
Luxembourg					1.08	0.09	12.42	0.00				
Netherlands					0.76	0.09	8.82	0.00				
Portugal					-0.39	0.09	-4.45	0.00				
Sweden					1.14	0.09	13.14	0.00				
UK					0.60	0.08	7.62	0.00				
Age (65)									0.57	0.04	13.57	0.00
Married									0.29	0.03	9.53	0.00
Employed									0.11	0.04	3.28	0.00
City/suburb									-0.06	0.04	-1.72	0.09
Male									-0.05	0.03	-1.61	0.11
Low Educ.									-1.10	0.09	-12.6	0.00
Owner									0.88	0.03	27.14	0.00
Important												
Damp												
Income (low)												
Income (med.)												
Income (high)												
Diverse Area												
Old Hosts												
Recent Hosts												
	Number of obs = 17,674				Number of obs = 17,674				Number of obs = 17,376			
	R-squared = 0.0034				R-squared = 0.0599				R-squared = 0.0778			
	Adj R-squared = 0.0034				Adj R-squared = 0.0591				Adj R-squared = 0.0774			
	F(1, 17,672) = 60.82				F(15, 17,658) = 75.05				F(8, 17,367) = 182.23			
	Prob>F = 0.0000				Prob>F = 0.0000				Prob>F = 0.0000			

**Table 11b: Regression of Housing Satisfaction on Migrant Status with Net Household Income and Immigration Regime Controls**

Variable	Migrant and Net Household Income				Migrant and Immigration Regime Typology			
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
<b>Constant</b>	7.76	0.02	311.6	0.00	7.39	0.03	297.18	0.00
<b>Migrant</b>	-0.66	0.09	-7.56	0.00	-0.62	0.07	-8.62	0.00
<b>Belgium</b>								
<b>Denmark</b>								
<b>Germany</b>								
<b>Greece</b>								
<b>Spain</b>								
<b>Finland</b>								
<b>France</b>								
<b>Ireland</b>								
<b>Italy</b>								
<b>Luxembourg</b>								
<b>Netherlands</b>								
<b>Portugal</b>								
<b>Sweden</b>								
<b>UK</b>								
<b>Age (65)</b>								
<b>Married</b>								
<b>Employed</b>								
<b>City/suburb</b>								
<b>Male</b>								
<b>Low Educ.</b>								
<b>Owner</b>								
<b>Important</b>								
<b>Damp</b>								
<b>Income (low)</b>	-0.97	0.05	-20.7	0.00				
<b>Income (med.)</b>	0.09	0.03	3.25	0.00				
<b>Income (high)</b>	0.69	0.05	13.52	0.00				
<b>Diverse Area</b>								
<b>Old Hosts</b>					0.59	0.03	19.06	0.00
<b>Recent Hosts</b>					*			
	Number of obs = 10,563				Number of obs = 17,674			
	R-squared = 0.0459				R-squared = 0.0235			
	Adj R-squared = 0.0455				Adj R-squared = 0.0234			
	F(4, 10,558)= 126.85				F(2, 17,671) = 212.66			
	Prob>F= 0.0000				Prob>F = 0.0000			

**Table 11c: Regression of Housing Satisfaction on Migrant Status with Neighborhood Diversity, Country Interaction Dummy and All Controls**

Variable	Migrant and Neighborhood Diversity			Migrant-in-Country Interaction Term			Migrant and All Controls					
	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value	Coef.	Std Error	t stat	P value
Constant	7.79	0.02	488.5	0.00	7.76	0.02	499.2	0.00	4.89	0.17	29.41	0.00
Migrant	-0.48	0.07	-6.56	0.00					-0.31	0.08	-3.69	0.00
Belgium									0.39	0.10	3.78	0.00
Denmark									1.15	0.10	3.78	0.00
Germany									0.44	0.08	5.38	0.00
Greece									0.05	0.11	0.45	0.65
Spain									0.25	0.11	2.16	0.03
Finland									0.77	0.11	7.02	0.00
France									0.41	0.09	4.54	0.00
Ireland									0.07	0.12	0.60	0.55
Italy									-0.33	0.12	-2.73	0.01
Luxembourg									0.60	0.11	5.69	0.00
Netherlands									0.54	0.10	5.49	0.00
Portugal									*			
Sweden									0.79	0.10	8.13	0.00
UK									0.46	0.10	4.71	0.00
Age (65)									0.50	0.05	9.85	0.00
Married									0.20	0.04	5.22	0.00
Employed									-0.02	0.04	-0.40	0.69
City/suburb									0.04	0.04	0.94	0.35
Male									-0.07	0.04	-1.95	0.05
Low Educ.									-0.47	0.11	-4.15	0.00
Owner									0.77	0.04	18.86	0.00



*The Influence of Ethnically Diverse Neighborhoods*

In addition to the finding that being a migrant is a statistically significant predictor of housing dissatisfaction, the analysis also shows that living in what the respondent considers to be a diverse neighborhood is negatively associated with both life and housing satisfaction. This variable is also found to be a significant predictor of dissatisfaction with the neighborhood and quality of services and the incidence of material deprivation. The influence of ethnically diverse neighborhoods may reflect the role of patterns of settlement, segregation and ethnic clustering in shaping the experienced utility of migrant communities. Migrants are more than three times more likely to be living in an ethnically diverse neighborhood than non-migrants at the pan-European level (see Table 12).

**Table 12: Proportion of Respondents Living in Diverse Neighborhoods**

Variable	Extra-EU Migrants		Non-Migrants	
	Obs.	%	Obs.	%
<b>EU 15</b>	282	34.2	1,852	11.0
<b>Belgium</b>	18	40.0	87	9.0
<b>France</b>	15	26.8	121	8.2
<b>Ireland</b>	5	23.8	178	18.2
<b>United Kingdom</b>	62	46.3	210	15.3

## Conclusion

The findings suggest that migrants are more likely to experience lower levels of housing satisfaction than non-migrant populations across Western Europe. Migrants also tend to perform comparatively worse in terms of the distribution of material and non-material resources. However, the results do not suggest that being a migrant is a significant predictor of lower subjective well-being or greater dissatisfaction with the neighborhood in which they live. Yet, living in what the respondent considers to be a diverse neighborhood is found to be negatively related to both life and housing satisfaction. It can be hypothesized that this apparent contradiction reflects some positive aspects of clustered settlement in diverse, inner-city neighborhoods such as providing a sense of belonging and fostering social networks.

The inclusion of this variable may play an important role in improving the understanding of the determinants of satisfaction. The tendency towards clustering in ethnically diverse neighborhoods suggests then that the lower mean life and housing satisfaction expressed by migrants may be, to some extent at least, a function of living in these neighborhoods.

This may reflect some of the attendant characteristics of neighborhoods where diversity overlaps directly with disparities in resource distribution and constraints on opportunities and choice.

The findings have policy implications for the improvement of quality of life for migrant communities. First, the overlap of migrants' housing dissatisfaction with the incidence of material deprivation suggests a greater role for governmental intervention (or that of not-for-profit bodies) in the provision of adequate information and assistance in securing accommodation. Second, as housing dissatisfaction among migrants also overlaps with the incidence of living in an ethnically diverse neighborhood, targeted measures such as urban revitalization programs to improve housing standards in these areas can increase migrants' well-being.

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