# Explaining immigrants’ moves into homeownership.

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*Abstract*

*In the paper is examined the reasons for when and why immigrants in Greater Copenhagen move into homeownership after their 25th year based on data from the years 1990 to 2008 compared to residents with a Danish background. As for natives homeownership to a large extent is dependent on income, employment and family situation, and actual changes, but the importance of these factors differ from Danes. Different immigrant groups have a somewhat lower propensity to move into homeownership than Danes, which only to some extent can be explained by differences in income, education and employment. Living in social housing and in multi-ethnic neighbourhoods reduces the probability of moving into homeownership. But there are still some unexplained reasons for lower homeownership rate among immigrants. A probable hypothesis is that immigrants are more uncertain about their future employment and income. Some of them could be in doubt of if they will stay country.*

### Introduction

In the literature on immigration and the integration or assimilation of immigrants, homeownership has often been presented as a very important indicator of integration (Alba and Logan 1992, Borjas 2002, Meyers and Lee 1998). It is argued that homeownership to a much higher degree than actual labour market participation and incomes mirrors immigrants’ economic integration because it ‘*permits inferences about the long-term integration process of immigrant minorities, since it represents an outcome of long-term economic progress and plays a key role in providing financial security*’ (Sinning 2010). A study made in Germany have also showed (Constant et. al. 2009) that there is a connection between immigrants’ degree of commitment to the host country and their inclination to be homeowners, saying that immigrants who get more integrated/assimilated into their new country also more often wants to be homeowners.

Most of the studies on immigration and homeownership stem from the United States and only a few studies can be found from Europe (in English). But all studies show a difference between immigrants from Non-Western countries and natives concerning the rate of homeownership; also when background factors on income and family situation are included (Skifter Andersen 2010). Clear differences between different ethnic groups have also been found. The reasons for these differences will be discussed in the theoretical section below.

Most of the studies of homeownership of immigrants are based on cross-sectional data for a fixed number of years. Others have been based on cohort data running a couple of years (for example Flippen 2001, Sinning 2010).

This paper is based on a dataset with longitudinal data on individuals, which make it possible to follow the housing career of each person over time and examine the connection between moving to homeownership and changes that occur in the life situation. The study is a part of a Nordic study comparing three capital cities Copenhagen, Helsinki and Stockholm.

In the next section, the theoretical frame for the paper is developed: What determines immigrants' housing careers and the inclination to move into homeownership? After a description of data and methods, we will compare the duration of entering homeownership between immigrants and natives using survival analysis. Then we examine, how differences in the duration can be explained by different background factors like education and employment changes in status.

### Theoretical frame: what influences immigrants' housing situations and housing careers?

The general literature about tenure choice and preferences is concentrated on demographic and economic explanations. Investment in owner-occupied housing is in the economic literature most often seen as a decision that households take separately from their decisions on housing consumption (Arnott 1987). To buy a house is seen as an investment that only depends on the expected financial yields and risks and if they are better than alternative investment possibilities. The demand for homeownership is then mainly seen as a function of household income and wealth. In sociological or socioeconomic housing research there has been more emphasis on socioeconomic factors. Differences in family situation and changes in the life cycle are traditionally seen as the factors of greatest importance for housing needs and preferences (Abramsson et al, 2002, Skifter Andersen 2011, Clark et al, 1994, 2003, Clark and Dieleman 1996, Feijten and Mulder 2002, Li and Li 2006, Mulder 2006a, Clark & Onaka 1983, Floor & van Kempen 1997, Howell & Freese 1983).

Housing preferences and housing choice of ethnic minorities can to a great extent be expected to have the same explanations as those for other citizens. That is, they depend on family situation, economic resources and local housing market possibilities. But evidence shows that the housing situation for ethnic minorities in most countries diverges much from that of the native population (se for example Özuekren and van Kempen 2002, Musterd 2005, Johnston et. al. 2002, Finney 2002, Fong and Chan 2010. Skifter Andersen 2010). These differences cannot be fully explained by lower incomes and education among immigrants (Flippen 2001, Alba and Logan 1992, Sinning 2010).

Specific studies of homeownership among immigrants and descendants have mostly been made in Northern America (e.g. Alba and Logan 1992, Haan 2007, Borjas 2002, Flippen 2001, Myers and Lee 1996). Only a few articles in English about immigrants in Europe has been found; both from Germany (Constant et. al. 2009, Sinning 2010). The study of Sinning (2010) concludes that the gap in homeownership rates between immigrants and natives in Germany differ substantially from the corresponding pattern found in the US.

Lower homeownership rates among immigrants, which cannot be explained by usual background variables like income, education and family status, are in all these studies mainly explained by either incomplete social or cultural integration (in American literature ‘assimilation’) or by special conditions for immigrants on the housing market; e.g. discrimination or restrictions on housing supply. In the following section these two explanations will be discussed.

**The connection between homeownership and integration/assimilation**

In both the American and the European studies a main focus has been to explain the differences in homeownership rate among immigrants and natives by the degree to which immigrants have been, what is called, ‘integrated’ or ‘assimilated’ into the host countries. In the classical American literature (Gordon 1964) on immigration and social integration in immigration countries like United States and Canada it was proposed that immigrants and their descendants are *'assimilated'* during the course of time into the host society, sharing fundamental norms and values of the native population (Park and E.W. Burgess 1969). As stated by Alba and Nee (1997), assimilation does not mean the erasure of all signs of ethnic origins.

Gordon defined "*straight-line assimilation*" as a process unfolding in a sequence of generational steps; each new generation represents on average a new stage of adjustment to the host society. This idea of the generational inevitability of assimilation has been criticized, however, for assuming that all ethnic content is imported by immigrants and not recognizing that it can be created in response to conditions and out of cultural materials in the host society. As stated by Alba and Nee (1997): “*Over time ethnic groups were expected to become assimilated into their host society: most did economically at least, but not always socially*’ and ‘*assimilation involves the decline, though not always the disappearance of ethnic/racial distinctions*”.

A problem with the classical American assimilation theory is that it predicts a gradual convergence to the socioeconomic outcomes of white middle class, called Anglo-conformity. American culture varies, however, greatly by locale and social class. It is argued (Alba and Nee 1997) that classical American ‘assimilation theory’ made a mistake in presupposing integration into the values of the white middle class. Some researchers have formulated a theory of '*segmented assimilation*', where immigrants and subsequent generations are integrated into different segments of American culture and some into “pe*rmanent poverty and assimilation into the underclass*” (Valdez 2006, Portes and Rumbaut 2001), which has been coined “*downward assimilation*” ([Model 1991](http://onlinelibrary.wiley.com/doi/10.1111/j.1533-8525.2006.00051.x/full#b34#b34); [Portes and Zhou 1993](http://onlinelibrary.wiley.com/doi/10.1111/j.1533-8525.2006.00051.x/full#b48#b48)).

The idea of straight-line assimilation has been questioned in relation to the European experience and it has also been questioned in connection with new waves of ethnic groups coming to US and Canada. Critics of the straight-line notion have argued that, instead, ethnicity may go through periods of recreation, if not renaissance (Glazer and Moynihan, 1970, Conzen et al.1992). Others maintain that the theory of assimilation still holds in the US, but that it takes more time for the newer waves of immigrants, sometimes several generations (Alba and Nee 1997).

In Europe the concept of ‘integration’ of immigrants has had a somewhat different meaning in different countries (Phillips 2009). Immigration has in most countries had a much shorter history than in the US. Some European studies support the classical assimilation theory while others do not. Kalter and Granato (2110) conclude in a German Study that “*in spite of the fact that the educational gap* (between immigrants and natives) *has clearly widened over the years under observation, it will turn out that in respect of the other aspects of life the general trend appears to be towards assimilation, especially for the second generation of the ‘classical’ labour migrants*”. Luthra (2009) concludes from his study that second generation guest workers in Germany, in particular Turks, Iberians and Greeks, show a significant immigrant advantage compared to the first generation. But there are considerable differences between different ethnic groups. Some ethnic groups have been found to establish deviant subcultures, often in specific urban locations (Scmitter Heisler 2000). Safi (2008) made a French study, which could not support the existence of a uniform convergence process for different immigrant groups and concluded that “Other, more complex, segmented models seem to characterize the various communities represented”.

For some authors, homeownership among immigrants is seen as a sign of commitment to the host society (Alba and Logan 1992, Constant et. al. 2009) and as one of the most important events in the integration process of immigrants (Myers and Lee 1996). In a German study (Constant et. al., 2009), based on survey data, the connection between homeownership and data on language proficiency, media use, social network (immigrants or natives?) and future migration plans (stay or leave?) were examined. It was shown that besides the effects of usual background data on income etc. there was a positive connection between these indicators of integration and homeownership.

Other studies confirm a positive connection between homeownership and variables measuring integration or assimilation but not for all immigrant groups (Alba and Logan 1992, Haan 2007). The German study of Sinning (2009) concludes, however, that he could not find an improvement in immigrants' probability of becoming homeowners over time. There could be two explanations for this; either that the groups studied did not go through an integration process over time, or that there was no connection between integration and homeownership.

One of the important aspects of immigrants’ assimilation is the changes that occur over time in their preferences for where to locate in the city, called their ‘spatial assimilation’, which again have an influence on their housing choice. The ‘*spatial assimilation theory*’ (Massey and Denton) is based on the notion that members of some ethnic minorities have special settlement preferences or behaviour that are culturally conditioned or connected to their special situation as immigrants. Some studies (Zavodney 1998, Jaeger 2000, Bartel 1989, all cited in Damm 2002) show that it is important for immigrants' housing choice if there are many other residents of the same origin and ethnic social networks in the neighbourhood. Authors (Peach 1998, Murdi 2002) have argued that for new immigrants, moving to neighbourhoods with many countrymen – called ethnic *enclaves* - is part of a strategy for survival and integration in their new country. Ethnic enclaves in Europe are most often found in immigrant dense neighbourhoods with many different ethnic groups. Some of the arguments for this strategy are that immigrants often have family or friends in the enclaves, who they want to live close to. Some have shown that an ethnic network in the enclave can improve the ability of the members of the group to find a job (Portes 1998; Sassen 1995; Damm and Rosholm, 2005). Often there are also local shops that purchase consumer goods from the homeland. Moreover, this can reduce the costs of using ethnic goods and services (Chiswick and Miller 1995). Finally, the feeling of security and safety in a well-known social and cultural environment can be important.

The preferences for ethnic minorities to move to neighbourhoods, where they find enclaves, depend on the extent to which they are integrated in the new society. New immigrants and less integrated ethnic minorities have a greater need of the support they can get from networks in the enclave, which influence their housing choice. A Danish study (Skifter Andersen 2012) based on survey data has showed that preferences for living close to family and friends is an important factor explaining why immigrants move to immigrant-dense neighbourhoods, and a clear connection was found between data representing social integration (language proficiency, labour market participation and social network) and preferences among immigrants for living in enclaves.

On the other hand, residents in enclaves that during the course of time get a stronger position in the new country could change their preferences in favour of moving away from the enclave. Studies of enclaves (Skifter Andersen 2010, Peach 1998) show that even if the share of ethnic minorities remains constant or increases there are many ethnic minorities moving out of the neighbourhoods and being replaced by others.

Preferences for living in neighbourhoods with many countrymen have importance for which tenures and dwellings immigrants try to get and which dwellings they can get access to. In different countries ethnic enclaves have been established in different tenures depending on how easy it has been for immigrants to get access to these kinds of housing. In some countries it has happened in private rented housing, in others in social/public housing and sometimes it has been owner-occupation. Neighbourhoods with less attractive housing dominated by an easy-to-access tenure make the basis for an initial influx of immigrants (Scaffer and Huang 1975, Bleiklie 1997, Søholt 2007, Søholt and Astrup 2009a). This creates what in the US has been called ‘*racially segmented housing markets*’ (Alba and Logan 1992) or ‘*dual housing markets in which minorities and Whites face different supply, quality and price conditions*’ (Flippen 2001).

**The special conditions for immigrants on the housing market**

In parts of the housing market, good contacts to persons or institutions are decisive for access to dwellings. This especially concerns private landlords. It is also important to have good knowledge on the possibilities and rules on the housing market, which also often demands good language skills or good access to advisers. Besides the disadvantage of lower incomes, immigrants can have special difficulties on the housing market, which could be increased or lessened by different elements of housing policy. For example rules for access or credit to housing can improve or hamper immigrants’ possibilities to get access to certain tenures. If the housing market is more difficult to see through it is likely to make it more difficult for immigrants with a limited knowledge of the host society to act on the market and find good solutions to their housing needs (Søholt 2007, Søholt and Astrup 2009a).

Some studies (Aalbers 2002, Andersson 1998, Søholt and Astrup 2009a, Molina 2010) point out that discriminatory practices on the housing market also are found in Europe, where especially social and private landlords to some extent exclude ethnic minorities from their housing. The extent to which discrimination occurs can depend on the way housing tenures are regulated and supported through housing policy. If access to housing is very dependent on decisions taken by administrators of housing and subject to local execution of power there is a greater scope for discrimination than if there are strict rules for how to allocate vacant dwellings. Moreover, it has importance to what extent the housing in question is subject to a strong surplus demand. If many more families want to live in a certain tenure, than the actual supply, there will be queues, which will generate better conditions for discrimination. Surplus demand can either be a result of price and rent regulations that keep rents and prices below market levels, or it could be because the supply of public supported housing for low income groups is too low. There could also be discriminatory practices among banks or institutions providing capital for purchase of housing if, as a result of prejudice, ethnic minorities are seen as less solvent customers. Discrimination against immigrants from financial institutions can be dependent on the extent of public subsidies for housing and can be reduced by public guarantees for loans.

As described in the section above, immigrants’ preferences for living in ethnic enclaves can lead to some neighbourhoods being dominated by immigrants. When the presence of ethnic groups become very visible, segregation processes called ‘White flight’ and ‘White avoidance’ may begin to appear. In the US it has been observed that Whites ‘flee’ when the share of Black residents in their neighbourhood exceeds a certain proportion of the population (Wright et. al. 2005). In recent years, there has been a tendency to replace the concept of ‘White flight’ with the more general ‘White avoidance’, meaning that natives tend to avoid moving to neighbourhoods with many immigrants or special ethnic groups (Clark, 1992; Quillian, 2002, Bråmå 2006, Bolt et al 2008). As a consequence of these processes it is easier for immigrants to get access to these neighbourhoods, which often are dominated by certain tenures, and prices/rents tend to be lower. This improves the competition of rented housing in these areas compared to owner-occupied dwellings and could reduce immigrants’ incentives to move to owner-occupation.

American studies show that ethnic segregation has a strong effect on homeownership rates for immigrants (Borjas 2002, Haan 2007, Alba and Logan 1992). In most cases the effect is negative, whereby highly segregated groups tend to have less homeownership. But for some ethnic groups, e.g. Chinese, the effect is positive, meaning that Chinese more often tend to cluster in neighbourhoods with homeownership. In Europe ethnic segregation is less pronounced than in North America, which could mean that there is a smaller effect of segregation for homeownership rates.

**Data and methods**

The analyses are based on a dataset containing all inhabitants 25-34 years in the Greater Copenhagen area in each year from 1990 to 2008. From this a sample of 10 pct. of residents with Danish origin and all immigrants (not descendants) were drawn. The data include 16,915 natives and 29,954 immigrants

We follow people annually, with the baseline year for the follow-ups being the year when people are first observed in the metropolitan area between the years 1991 and 2000 as 1) 25-34 years old, and 2) not living in owner-occupation on their own (not with parents). This means that those who entered homeownership before turning 25 are not included in the analyses. The follow-ups continue until an entry to homeownership or the year 2008, with a maximum of 10 years of follow-up. We excluded those persons who lived for less than five years after the baseline year in the country. We also stopped following persons if they left the larger urban region around the metropolitan area or if they left the country after the five first follow-up years.

The dependent variable in the analyses is entry to homeownership in the current year. Because everyone starts from not living in homeownership, entry to homeownership is observed when the housing tenure is owner-occupation for the first time.

We use two temporal explanatory variables: the follow-up year and the period. The period variable is expected to take into account differences between calendar years in factors affecting entry to homeownership, thereby making the follow-ups starting at different calendar years more comparable.

Immigrant group is measured by the country of birth, so we compare native-born residents to first-generation immigrants. We have grouped countries into six categories. The immigrant categories are: Western countries, Eastern Europe (referring to the former Eastern Bloc countries, Africa and West Asia (including Turkey), Other Asia, and Latin America.

We measure demographic characteristics of the person and the household or family. These include the age and sex of the person, having children in the family, and living together with a partner. These variables were measured in a dynamic way, taking into account the recent changes.

Socioeconomic characteristics were measured with three variables in the main analyses. We measure the employment status of the current and the two previous years, the previous year’s household income, and the relative change of income between the previous and the current year. The relative change of income was measured by comparing the inflation-corrected incomes. In additional analyses we also used the percentage of non-Western immigrants in the previous year’s neighbourhood’s population and the previous year’s housing tenure (social/public rental or other) as explanatory variables. Additionally, we measured own educational level in the previous year

*Methods*

We apply descriptive survival analysis methods (survival curves) and discrete-time survival analysis models. A similar method was applied in a Danish analysis of homeownership among young Danish adults (Pohl Nielsen and Blume Jensen 2011). We construct ‘synthetic’ cohorts by combining all the follow-ups starting in different calendar years. The discrete-time survival analysis modelling is conducted by structuring the data sets into person-year form (with multiple observations for individuals) and running logistic regression models with entry to homeownership as the dependent variable.

The main modelling part assesses the effects of individual- and household- or family-level demographic and socioeconomic variables on the entry to homeownership. We first ran a pooled model including all the country-of-birth groups in order to see, whether the differences between the groups remain after controlling for the demographic and socioeconomic characteristics. Then we ran a similar model separately for each country-of-birth group in order to look at the differences between the groups in the effects of the explanatory variables.

In an additional analysis, we added the percentage of non-Western immigrants in the neighbourhood’s population and the housing tenure as explanatory variables and also own educational level. The effects of these variables were assessed in a separate analysis in order to conduct the main analyses with as comparable way as possible (with variables usable in each country).

The analyses were run with SPSS.

**Immigrants in Copenhagen**

In the area defines here as Greater Copenhagen contains about 1.4 million residents.

Table 1. Immigrants in Copenhagen, main groups

|  |  |
| --- | --- |
|  | **Number of residents (1000)** |
|  |  |
| Population | 1,369 |
| Foreign born total | 160 |
| Born in Eastern and central Europe | 27 |
| Born outside Europe | 93 |
|  | **Proportion of the population %** |
| Foreign born total | 11.7 |
| Born in Eastern and central Europe | 1.9 |
| Born outside Europe | 6.8 |

About 12 per cent of the inhabitants are born outside Denmark. Of these the two per cent comes from Eastern Europe and seven per cent from outside Europe.

**Immigrants position on the housing market in Copenhagen**

It is well known from earlier studies in Denmark (Skifter Andersen 2006) that immigrants’ distribution on housing tenures differs from natives. In Table 2 is show how immigrants and Non-Western immigrants are distributed and their deviation from the whole population is illuminated by the calculated overrepresentation in the tenures. Moreover is calculated an index of segmentation measuring the accumulated difference across tenures.

Table 2. Immigrants distributed on housing tenure compared to the total population 2008.

|  |  |  |  |
| --- | --- | --- | --- |
|   | Total population | All immigrants | Non-Western immigrants |
| **Immigrants** |  |  |  |
| Owner-occupied | 42 | 25 | 19 |
| Co-operatives | 16 | 13 | 8 |
| Private renting | 16 | 21 | 14 |
| Social/public housing | 25 | 39 | 58 |
| Other | 1 | 3 | 1 |
| Total | 100 | 100 | 100 |
| **Over-representation** |  |  |  |
| Owner-occupied |  | -41 | -55 |
| Co-operatives |  | -21 | -48 |
| Private renting |  | 31 | -11 |
| Social/public housing |  | 58 | 131 |
| Other |  | 99 | 18 |
| **Index of tenure segmentation** |  | **19** | **33** |

Source: Database established in Statistics Denmark

Over representation= (per cent of immigrants in tenure x – per cent of whole population in tenure x)/ per cent of whole population in tenure x

Index of ethnic tenure segmentation = ½\*sumx=1,n (Absolute (per cent of immigrants in tenure x – per cent of whole population in tenure x) \* proportion of population in tenure x)

In general immigrants are overrepresented in social housing. This especially concerns the Non Western immigrants were nearly 60 per cent live in social housing. Immigrants are much underrepresented in owner-occupied housing, especially the Non Western immigrants. This group is also underrepresented in both co-operatives and private renting, which is very unlike other Nordic countries where immigrants are overrepresented. In a comparison of the housing policies and housing position of immigrants in these countries (Skifter Andersen et. al. 2012) it is concluded that rent and price control has reduced immigrants’ access to these tenures.

Only 25 per cent of all immigrants are living in owner-occupied dwellings. In Figure 1 is shown the proportion of residents living in owner-occupation in different age groups in 2008. The figure shows considerable differences between immigrants and natives concerning age groups. In the age groups below 28 nearby the same proportion of immigrants as Danes has homeownership. But while an with age increasing proportion of Danes have homeownership in the age groups above 28, the proportion among immigrants are about the same 20 per cent.

Figure 1. Proportion of residents in the age groups 18-48 living in owner-occupied dwellings 2008 in Copenhagen.

In Figure 2 is shown how homeownership has developed over the years for Danes and two immigrant groups in Copenhagen from 1985 to 2008.

Figure 2. The development of the proportion of residents 25-34 years old in Greater Copenhagen with homeownership 1985-2008.

Figure 2 shows that homeownership has been decreasing over the years among Danes in Copenhagen. The earlier study made by Pohl Nielsen and Blume Jensen also showed that for the age groups 35-39 years homeownership has been decreasing in Denmark since 1985. However, this has not been the case for immigrants Non Western immigrants in Copenhagen also had decreasing homeownership in the 1990’ties, but after 2000 there has been a steady increase and has peaked in 2008. The difference in homeownership between Danes and Non Western immigrants thus has decreased from 27 percentage point in 1985 to 12 in 2008.

**Survival analysis on the time for entering homeownership using longitudinal data**

As described in the methods section a survival analysis has been conducted examining when different ethnic groups in the age 25-34 years have entered homeownership in the period 1990 to 2008. In the analysis is calculated the proportion of the group who have remained in rental housing each year (followup year) after they have become 25 years or have entered the capital region (Figure 2).



Figure 3. Proportion still having not entered homeownership by follow-up year and country of birth, Copenhagen region

Figure 3 shows, that during the ten follow-up years almost half of the natives enter homeownership. Western immigrants from Western Europe or North America are even slightly faster in their progression. Immigrants from Latin America come next after the natives, with a third entering homeownership during the follow-up. Eastern Europeans and immigrants coming from other parts of Asia besides West Asia have a similar pace, with more than a fifth entering homeownership. Immigrants from Africa and West Asia constitute the group having the slowest progression, with only 15% entering homeownership.

The longitudinal analysis shows, contrary to the cross section analysis in figure 1, that more immigrants are entering homeownership with increasing age or time spend in the capital. But for some of the groups homeownership progresses very slowly.

**Explanations for differences in entering homeownership between immigrant groups**

Immigrants most often have lower education, lower employment rates and lower incomes than natives. This must be assumed to be the main reasons behind the lower homeownership rates. But other explanations could also be important. The demand for homeownership is dependent on the development in family career. If immigrants establish their family later or earlier it could have influence on their housing career.

Moreover, as stated in the theoretical section, it could have importance what kind of housing and neighbourhood immigrants are living in at the beginning of their housing career. Preferences for staying in a neighbourhood dominated by rented dwellings with many social contacts to family and friends could impede their preferences for moving to homeownership. In the social housing sector in Denmark there are also especially good possibilities for making housing career inside the sector because of rules, which favour sitting tenants.

To uncover these kinds of explanations a discrete-time survival model explaining entry to homeownership has been constructed as a logistic regression model. The selection of variables for the model has been designed in a way that is comparable with data from Sweden and Finland.

The discrete-time survival analysis modelling is conducted by structuring the data sets into person-year form (with multiple observations for individuals) and running logistic regression models with entry to homeownership as the dependent variable.

The model contains the following variables:

1. **Follow-up year (ref.=1):** 2-10
2. **Period (ref.=2006-2008):** 1992-1994, 1995-1996, 1997-1998, 1999-2000, 2001-2002, 2003-2005
3. **Immigrant group (ref = Denmark):** Western countries, Eastern Europe, Africa and West Asia, Other Asia, Latin America
4. **Age**
5. **Sex = Male (ref.=Female)**
6. **First child born (ref.=none):** More than two years ago, Current year, Previous year
7. **Making couple (ref.=none):** Moved togetherwith a partner two years ago or earlier, Current year, Previous year, Divorced this year
8. **Recent employment history (ref.=Not employed now or previously):** Employed now. not previously, Employed now and 1 year ago, Employed now and 1&2 yrs. Ago, Other
9. **Household income. previous year (ref.=1st decile):** 2nd – 6nd, 7th & 8th decile, 9th & 10th decile
10. **Relative income change from previous to current year in fixed prices**
11. **Level of education previous year (ref.=Primary/unknown):** Secondary education, Tertiary education
12. **Proportion of non-western residents in neighbourhood year before**
13. **Living in social housing year before? (ref. = not living in social housing year before)**

Only the variables age and relative income change are continuous variables. The categories for the other variables are shown.

Seven regression models have been run; one with all ethnic groups and six with each of the different groups alone. The results are shown in table 3 as odds ratios (OR). When the OR is more than one the variable increases to probability for moving into homeownership, when it is less than one it reduces it.

Table 3. Results from 7 discrete-time survival models explaining entry to homeownership, Copenhagen region (effects shown as odds ratios).

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|   |   | All groups | Denmark | Western | Eastern Europe | Africa and West Asia | Other Asia | Latin America |
| **Follow-up year (ref.=1)** |   |   |   |   |   |   |   |
|  | 2 | .97 | .96 | .93 | .79\* | 1.21\*\* | 1.09 | 1.16 |
|  | 3 | .91\*\* | .91\* | .78\*\*\* | .93 | .97 | .86 | .68 |
|  | 4 | .84\*\* | .83\*\*\* | .89 | 1.07 | 1.02 | .91 | 1.18 |
|  | 5 | .80\*\*\* | .80\*\*\* | .63\*\*\* | .78 | .93 | .91 | 1.03 |
|  | 6 | .74\*\*\* | .74\*\*\* | .59\*\*\* | .87 | 1.21 | .75\* | 1.21 |
|  | 7 | .65\*\*\* | .64\*\*\* | .59\*\*\* | .75 | .91 | .72\*\* | 1.14 |
|  | 8 | .57\*\*\* | .59\*\*\* | .48\*\*\* | .47\*\*\* | .87 | .57\*\*\* | .68 |
|  | 9 | .67\*\*\* | .64\*\*\* | .47\*\*\* | .66\* | 1.03 | .74\* | .81 |
|   | 10 | .47\*\*\* | .43\*\*\* | .40\*\*\* | .52\*\* | 1.19 | .75 | .39 |
| **Period (ref.=2006-2008)** |  |  |  |  |  |  |  |
|  | 1992-1994 | .74\*\*\* | .75\*\*\* | 1.11 | 1.82\*\*\* | .80 | .80 | 1.47 |
|  | 1995-1996 | .70\*\*\* | .72\*\*\* | 1.00 | 1.22 | .62\*\*\* | .62\*\*\* | .94 |
|  | 1997-1998 | .82\*\* | .85\*\* | .94 | 1.07 | .60\*\*\* | .72\* | 1.30 |
|  | 1999-2000 | 1.06 | 1.07 | 1.48\*\* | 1.50\*\* | .92 | 1.00 | 1.66 |
|  | 2001-2002 | .83\*\* | .88\* | 1.02 | 1.03 | .78\*\* | .92 | 1.25 |
|   | 2003-2005 | 1.07 | 1.09 | 1.24 | 1.33 | .97 | 1.03 | 1.05 |
| **Immigrant group (ref = Denmark)** |  |  |  |  |  |  |  |
|  | Western countries | 1.30\*\*\* |  |  |  |  |  |  |
|  | Eastern Europe | .75\*\*\* |  |  |  |  |  |  |
|  | Africa and West Asia | .58\*\*\* |  |  |  |  |  |  |
|  | Other Asia | 1.01 |  |  |  |  |  |  |
|  | Latin America | .80 |  |  |  |  |  |  |
| **Age** | .97\*\*\* | .97\*\*\* | .97\*\*\* | .98\* | .98\*\*\* | .98\*\* | .97 |
| **Sex = Male (ref.=Female)** | 1.06\*\* | 1.08\*\*\* | 1.08 | .87\* | .93 | .91 | .95 |
| **First child born (ref.=none)** |  |  |  |  |  |  |  |
|  | More than two years ago | 1.18\*\*\* | 1.25\*\*\* | 1.24\*\*\* | .68\*\*\* | .53\*\*\* | .53\*\*\* | .98 |
|  | Current year | 1.87\*\*\* | 1.92\*\*\* | 1.61\*\*\* | .99 | 1.24\*\* | 1.36\*\*\* | 1.37 |
|   | Previous year | 1.51\*\*\* | 1.56\*\*\* | 1.58\*\*\* | .72 | .74\*\* | .87 | .84 |
| **Making couple (ref.=none)** |  |  |  |  |  |  |  |
|  | Moved together earlier | 2.42\*\*\* | 2.65\*\*\* | 1.22\*\* | 1.57\*\*\* | 1.44\*\*\* | 1.27\*\* | 1.62\*\* |
|  | Current year | 9.47\*\*\* | 10.04\*\*\* | 3.94\*\*\* | 7.49\*\*\* | 4.95\*\*\* | 5.12\*\*\* | 5.56\*\*\* |
|  | Previous year | 3.94\*\*\* | 4.26\*\*\* | 1.73\*\*\* | 2.24\*\*\* | 1.78\*\*\* | 1.57\*\* | 1.75 |
|   | Divorced this year | 2.70\*\*\* | 2.42\*\*\* | 3.04\*\*\* | 4.24\*\*\* | 3.90\*\*\* | 3.64\*\*\* | 2.90\*\*\* |
| **Recent employment history (ref.=Not employed now or previously)** |  |  |  |  |  |  |  |
|  | Employed now. not previously | 1.49\*\*\* | 1.48\*\*\* | 1.29\*\* | 1.76\*\*\* | 1.90\*\*\* | 2.08\*\*\* | 1.15\*\* |
|  | Employed now and 1 year ago | 1.49\*\*\* | 1.43\*\*\* | 1.21 | 2.54\*\*\* | 1.77\*\*\* | 1.99\*\*\* | 1.67 |
|  | Employed now and 1&2 yrs. ago | 1.76\*\*\* | 1.68\*\*\* | 1.42\*\*\* | 1.91\*\*\* | 2.34\*\*\* | 2.07\* | 1.09 |
|   | Other | 1.01 | .86\* | .89 | 1.39\*\* | 1.39\*\*\* | 1.28 | .86 |
| **Household income. previous year (ref.=1st decile)** |  |  |  |  |  |  |  |
|  | 2nd decile | 1.20\*\* | 1.35\*\*\* | 1.11 | .88 | .84\* | .90 | 1.18 |
|  | 3rd decile | 1.34\*\*\* | 1.58\*\*\* | 1.41\*\*\* | .77\* | .91 | .82\* | 1.04 |
|  | 4th decile | 1.61\*\*\* | 1.88\*\*\* | 1.32\*\* | 1.09 | 1.17 | 1.17 | .86 |
|  | 5th decile | 1.60\*\*\* | 1.81\*\*\* | 1.54\*\*\* | 1.35\* | 1.67\*\*\* | 1.53\*\*\* | .96 |
|  | 6th decile | 2.11\*\*\* | 2.32\*\*\* | 2.06\*\*\* | 2.12\*\*\* | 1.88\*\*\* | 2.23\*\*\* | 1.48 |
|  | 7th & 8th decile | 2.84\*\*\* | 3.07\*\*\* | 2.60\*\*\* | 2.62\*\*\* | 3.58\*\*\* | 2.49\*\*\* | 2.35\*\*\* |
|   | 9th & 10th decile | 4.19\*\*\* | 4.60\*\*\* | 4.24\*\*\* | 3.63\*\*\* | 5.85\*\*\* | 3.66\*\*\* | 3.12\*\*\* |
| **Relative income change previous to current year (fixed prices)** | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| **Level of education previous year (ref.=Primary/unknown)** |  |  |  |  |  |  |  |
|  | Secondary education | 1.46\*\*\* | 1.48\*\*\* | 1.33\*\*\* | 1.41\*\*\* | 1.28\*\*\* | 1.10 | .92 |
|   | Tertiary education | 1.84\*\*\* | 1.83\*\*\* | 1.51\*\*\* | 2.08\*\*\* | 1.63\*\*\* | 1.37\*\*\* | 1.11 |
|  | **Livi In social housing year before?** | .62\*\*\* | .85 | .62\* | .71 | .64\*\*\* | .41\*\*\* | .33 |
| **Proportion of non-western residents in neighbourhood year before** | .60\*\*\* | .57\*\*\* | .79\*\*\* | .87\* | .59\*\*\* | .76\*\*\* | .64\*\* |
| **Nagelkerke R Square** | .17 | .17 | .10 | .12 | .12 | .13 | .10 |

Significance: \*\*\* > 0.01, \*\* 0.01-0.05, \* 0.05-0.1

It can be seen from the table that the probability for moving into homeownership decreases with increasing follow-up year. This, of cause, is due to that the most probable homeowners realise their housing as early as possible leaving the less motivated behind. It can also be seen that the crisis on the housing market in the beginning of the 1990ties reduced moving into homeownership compared to the economic boom period 2006-08.

#### The importance of income, education and employment

#### Income is an important factor in determining homeownership; the higher income decile previous year the higher probability for moving into homeownership. Especially the highest deciles have much higher probabilities. This applies for all ethnic groups. For the Non-Western immigrants, however, there is not a significant difference between decile 2-4 and decile 1. In the lower end of the scale income seems to be without importance among Non-Western immigrants. On the other hand income has a large effect among the highest deciles for the Africa and West Asian immigrants.

Education is a very significant variable in most cases. Probability of moving to homeownership increases with higher education in all groups except for Latin American immigrants. For most groups the importance of education is lower than for Danes, but an exception is immigrants from Africa and West Asia where tertiary education has a higher effect.

#### The variable measuring relative income change (in fixed prices) is not significant. This could be partly due to correlation with the variables measuring changes in employment status in the three previous years. For Danes the probability for moving to homeownership is highest for people who have been in employment in the last three years. Homeownership is also increased if they have got into employment within the last two years, but at a lower level. This pattern is also found among Africa and West Asian and Other Asian immigrants, while the Eastern Europeans have the highest probability if they got in employment the year before. This could be due to that many Eastern Europeans have come to Denmark for work. It is also remarkable that for all Non Western immigrants the probabilities increases more by getting employment than for Danes. This could also be interpreted as that fewer immigrants without work than Danes move to homeownership.

#### The importance of family changes

In general couples have a higher probability of moving into homeownership. Especially the act of moving together with a partner and forming a couple is an event which often triggers a move into homeownership. It is seen that the probability for Danes is ten times so high for people making a couple in the current year. Also making a couple the previous year increases homeownership much.

This pattern is the same for all ethnic groups in the table. But the effect of family changes is smaller for immigrants. They are especially somewhat smaller for the Africa and West Asian group. This indicates that this group more often make their housing career inside the rental housing sector; also when we correct for income differences as in these statistical analyses.

The table also indicates that divorce (moving apart) increases homeownership. This could be because the rental market in Denmark is difficult to get access to in the short run and because many divorced people have to find a new dwelling very quickly. As the OR’s are much higher for immigrants this could be due to that immigrants have more difficulties in getting a quick access to the rental market, especially private renting and co-operatives.

Another important change in the family situation is the arrival of the first child. In general the presence of children among Danes increases moves into homeownership, but the probability increases much if the first child has arrived in the current or the previous year. The pattern is the same for Western immigrants but not for the other groups. Among the Non Western immigrants the probability for homeownership is smaller among families with children than among the childless. We know from other studies that families with children in these groups in general tend to stay in social housing (Skifter Andersen 2006). Among the Africa and West Asian and Other Asian immigrants the probability, however, is increased in the year the first child is born, but far not so much as for the Danes.

#### The importance of social housing and multi ethnic neighbourhoods

As described in the theoretical section some immigrants have preferences for living close to family and friends or to countrymen and therefore prefer to live in multi-ethnic neighbourhoods where there are better possibilities to live together. A variable in the analyses is the proportion of Non Western immigrants in the neighbourhood the year before a potential move into homeownership.

For all groups the probability for moving into homeownership is much decreased with increasing proportion of Non Western immigrants in their neighbourhood. Surprisingly this also applies for the Danes. This indicates that there could be some unobserved factors linked especially to people living in multi-ethnic neighbourhoods, which reduces homeownership. Among immigrants the Africa and West Asia group gets the most reduced probability, while the effect is not so high for Other Asian and Eastern Europeans.

The effects of the neighbourhood variable is, however, correlated with another variable indication if people lived in social housing (not in private renting or co-operatives) because multi-ethnic neighbourhoods most often are situated on social housing estates. Danish social housing offers some family apartments with affordable rents, which are very attractive for immigrant families. And sitting tenants have better access to these apartments than outsiders, why it is easier to do a housing career inside the social housing sector for people living there. The variable, living in social housing, is only significant for two groups, the Africa and West Asians and the Other Asians. For these immigrants the probability of homeownership is reduced very much when living in social housing.

#### Ethnic differences?

Can the differences between immigrants and Danes concerning moving into homeownership be explained by differences in income, education, employment and family situation? Or do some differences remain after controlling for these variables?

The first column in the table showing results from the pooled model with all ethnic groups. The results show that two immigrants groups have significant lower probability for moving into homeownership than Danes, Eastern Europeans and Africa and West Asians. Especially Africa and West Asians more seldom gets homeownership and this difference cannot be explained by differences in income, education, employment and family situation.

For the Other Asians and Latin Americans there are no significant differences in homeownership compared to Danes.

### Conclusions

Like in other western countries there is a difference between Danes and immigrants concerning degree of homeownership. When we compare Danes and immigrants in different age groups in Greater Copenhagen in 2008 it is shown that homeownership increases among Danes with increasing age, while immigrants are remaining at the same lower level when age exceeds 28 years. Homeownership among immigrants 25-34 years has, however, increased since 1985 while it has decreased for Danes. The difference between Danes and immigrants, also from Non Western countries, has thus decreased over the years.

The survival analysis of time until entering homeownership among persons 25-34 years old in Copenhagen shows, contrary to the cross-sectional analysis, that homeownership also has been increasing among immigrants with increasing age, but in a slower rate than Danes. While only 50 per cent among Danes have remained in rented housing (or co-operatives) within 10 years from their 25th year, 85 per cent from Africa and West Asia and 78 per cent from Other Asian countries have not moved into homeownership in that time. Eastern Europeans have a similar slow rate.

The most important reason for lower homeownership rates among immigrants is their lower income and employment rate. Income is more important for homeownership among immigrants then among Danes, which is mirrored in greater differences in homeownership between income groups among some immigrants (Africa and West Asia) than among Danes. Also being employed or getting employment has a larger effect for moving into homeownership among immigrants than among Danes. These results indicate that immigrants have a greater need for economic security before buying a home than Danes have.

Homeownership is much more often found among families with children, but this is not the case among Non-Western immigrants. Even corrected for income and employment changes the probability for entering homeownership is much lower among families with children from these groups than among families without children. This indicates that immigrants in Denmark most often tend to make their family career inside the rental sector and especially in social housing.

Moving to homeownership is often triggered by family changes like moving together and having first child. This is also the case for immigrants but the effect of family changes is smaller than for Danes, especially for the Africa and West Asian group. On the other hand a separation of a couple more often leads to homeownership for immigrants than for Danes. This could be because the rental market in Denmark is difficult to get access to in the short run and because many divorced people have to find a new dwelling very quickly and immigrants seem to have more difficulties in getting a quick access to the rental market, especially private renting and co-operatives.

One of the reasons for not entering homeownership could be that some immigrants, especially those who have arrived latest, could have preferences for staying in neighbourhoods dominated by immigrants because they easier can get closer to family and friends in these neighbourhoods. We have included a variable in the statistical model stating the proportion of Non Western immigrants in the neighbourhood before moving. This variable significantly reduces moving into homeownership, but it is not only significant for immigrants but also for Danes. It is thus difficult to conclude that preferences for living in these neighbourhoods reduce immigrants’ homeownership compared to Danes.

In Denmark these multi-ethnic neighbourhoods only are found in social housing. In this tenure there are special rules for allocation of vacant dwellings which favours sitting tenants. A variable stating if people are living in social housing before moving is significantly reducing homeownership and more for Non Western immigrants than for Danes. This variable is, however, correlated with the proportion of Non Western immigrants. So a further investigation is needed to disentangle the effects.

The comparison of groups in the statistical model containing all the groups show that differences in the probabilities for homeownership differs between the groups after Western have controlled for income, employment, education, family changes and former dwelling and neighbourhood. Therefore other explanations must be found for lower homeownership rates.

As discussed in the theoretical section one explanation could be that immigrants more often, compared to natives, prefer renting because they are uncertain about their future. It is well-known from the literature that purchase of a home is very dependent on people having very positive expectations for their future employment and income. Uncertainty about this could make immigrants more reluctant to become homeowners. Moreover, some immigrants could be in doubt on their connection to Denmark and their wish to stay in the country, why they are cautious about buying a home.

The final explanation could be connected to the housing market in Denmark. On the one hand it has been quite easy, especially earlier, for immigrants to settle in the quite large social housing sector, where also family housing can be found. On the other hand it has, because of rent and price control, been more difficult for immigrants to get into private rented housing and co-operatives. In the rental sector discrimination could be found but hardly in the owner-occupied sector. We do not know, however, if it is more difficult for immigrants to get loans for housing. It is not probable that this was a problem before the financial crisis in 2008, but perhaps in recent years.

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