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Migration, Ethnicity and Inequality in Homeownership*

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Abstract: The present study addresses the issue of ethnic inequality in homeownership. We start out by addressing the social significance of homeownership as it relates to material well-being, sense of security, perceived 'stake in the system,' and social assimilation. The empirical analysis focuses on immigrants to Israel and examines the extent to which length of residence in the host society, as well as the period of migration, affect ethnic inequality in homeownership. In order to separate the effects of specific period of migration from duration of residence, we pooled data from three household expenditure-surveys carried out between 1975 and 1993. The findings confirmed the positive effect of length of residence in the host society on homeownership, but also revealed unique period effects. These are linked to the political economy of Israel and to the role played by the state in shaping housing opportunities. The findings also reveal substantial ethnic group differences in homeownership. The source of these disparities and their consequences highlight stratification processes that are independent of labor market achievements.

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Introduction

In the past two decades, sociological research has produced a copious literature on ethnic inequality in general, and the economic attainment of immigrants in particular. With few exceptions, these studies focused on labor market activities and the extent to which immigrants are incorporated into the labor market of the receiving society (for a general discussion see Borjas and Tienda 1993; Poston 1994; for the Israeli case see Rajjman and Semyonov 1995; Semyonov 1996). While this literature invariably underscores the hardship experienced by immigrants upon arrival at the host society, studies have also found that the hardship in the labor market is often alleviated with the passage of time. Immigrants become assimilated as they gain proficiency in language and acquire job-related information and relevant skills (Chiswick 1979; Neidert and Farley 1985; Poston 1988). Critics of this linear view of assimilation have pointed to the diversity of modes of incorporation into the labor market. In particular, they have called attention to the importance of the specific period of migration (Bloom and Gunderson 1990; Borjas 1995). In addition, researchers have emphasized the importance of country of origin as well as the social organization and cultural orientation of immigrant groups in determining success in the labor market of the host society (Portes and Stepick 1985; Portes and Rumbaut 1990).

Regardless of the perspective adopted concerning the social processes governing immigrant assimilation, for most students of immigration the labor market remains the exclusive domain for evaluating ethnic stratification and disparities in economic well-being. The focus on the system of production, useful as it is, provides only a partial picture of inequality among immigrant groups. Recently, several studies have pointed out the patterns of ethnic inequality among immigrant groups in the housing market. These studies have emphasized the importance of home ownership as indication of immigrants' success in the host society (Alba and Logan 1992; Krivo 1995; Myers and Lee 1998).

From the perspective of stratification and social inequality, homeownership among immigrants has clear substantive importance since it is a manifestation of wealth

accumulation and improved material well-being. Furthermore, homeownership has obvious merits in providing shelter and security as well as symbolic and psychological benefits (Dreier 1982). Homeownership is also viewed as an important determinant of a perceived “stake in the system” (Blum and Kingston 1984; Kemeny 1980) and, therefore, a stabilizing force in the polity. For immigrants, homeownership represents an important step in the settlement process and a degree of permanency in the host society. Indeed, students of migration typically regard homeownership as an indicator of assimilation into the host society (Alba and Logan 1992; Balakrishnan and Wu 1992).

In the present study, we intend to contribute to the literature on immigration and social stratification by examining ethnic inequality in homeownership among immigrants to Israel. Specifically, we intend to examine the extent to which ethnic inequality in homeownership is affected by the duration in the host society as well as by the period of migration. The examination of the sources of ethnic inequality will enable us to delineate the social mechanisms associated with the differential success of immigrant groups to position themselves in the housing market.

Theoretical considerations

Immigration and Housing

Past research has revealed substantial ethnic and racial disparities in homeownership (Parcel 1982; Oliver and Shapiro 1995; Krivo 1986; Lewin-Epstein et al 1997). Using the 1980 Census data, Alba and Logan (1992) compared the rates of homeownership among 12 ethnic groups in the United States. They found considerable variation among the groups. This variation was associated with both length of residence and English language proficiency. They proposed that purchase of housing assets may be viewed as a step toward assimilation into the host society, much as are earnings and occupational achievements. Indeed, some researchers have viewed homeownership among immigrants both as a sign of acculturation and an indication of the intention to remain in the host society. Along these lines Balakrishnan and Wu (1992) interpreted the unequal rates of

homeownership among immigrants to Canada as representing differences in motivational dispositions. They proposed that high rates of homeownership characterized immigrant groups (such as Asians) with a stronger need for acceptance by the dominant population.

Although ethnic groups may differ in their orientations toward the host society, a crucial factor for homeownership is the accumulation of sufficient resources for the purchase of housing. Furthermore, the acquisition of housing requires knowledge of the housing market as well as social policies relevant to housing. For example, research on immigrant groups in Australia (Bourassa 1994) and the United States (Krivo 1995) found that the rates of homeownership increased steadily with the length of residence. Time, then, is an important factor that may account for the large portion of the variation in homeownership among immigrant groups. The findings reported by Krivo further demonstrated that increasing ownership rates notwithstanding, immigrants had a hard time “catching up” with native-born residents, even after many years in the host society.

Although the proportion of homeowners among immigrants tends to increase with the passage of time, the rate of homeownership among immigrants might be affected by the period of migration. Immigrant groups may be “launched” into different trajectories due to the social and economic conditions in the host society at the time of their arrival and as a result of differences in ethnic group attributes. Recently, Myers and Lee (1998) reported an impressive degree of advancement of immigrant groups into homeownership over the decade of the 1980s among immigrants to California. At the same time, they observed lower starting points (in terms of homeownership) for the more recent immigrants as increasing housing prices rendered the purchase of a home more difficult. The authors also observed divergent modes of entry into homeownership between Asian and Latino immigrants. The former achieved high levels of homeownership soon after their arrival, possibly aided by funds they brought with them. In contrast, Hispanic immigrants had very low rates of homeownership shortly after arrival, but experienced very rapid and sustained advancement thereafter.

The importance of time — in terms of duration and vintage effects — notwithstanding, ethnic differences may arise as a result of additional causes as well. First,

ethnic groups may differ in their ability to accumulate resources in the labor market. This may result from unequal human capital, from different modes of social and economic organization, or from labor market discrimination. Second, ethnic groups from different origins may enter the host society with different capital resources. To the extent that some groups arrive with financial assets, they will be in a better position to acquire housing irrespective of their labor market position. It is necessary, then, to distinguish immigrant groups according to the circumstances of migration as well as their place of origin.

A third factor that may lead to ethnic differences in homeownership is unequal treatment or outright discrimination in the housing market. Parcel (1982), for example, found substantial disparities in housing equity between blacks and whites in the United States. Her analysis further revealed that the gap could not be explained by differences in age, education, or earnings, and she proposed that racial discrimination in the housing market played an important role in the process of accumulating assets. These findings were echoed over a decade later by Oliver and Shapiro (1995) in their comprehensive study of black and white wealth (see also Blau and Graham 1990). The role of the state in shaping housing inequality was clearly revealed by research in Britain. Studies found that immigrants from the colonies of the past were not given the same access to public housing as were native-born whites (Holmans 1987; Malpass and Murie 1987). Similar findings emerged from one of the earlier studies of the mass immigration to Israel (Inbar and Adler 1977). In interviews with immigrants who had been in transition camps, the researchers found that immigrants from European origin were often given preferential treatment by the state settlement authorities when compared to immigrants from North Africa. They were given a wider range of choices for permanent housing, and were assisted more readily. As a result, European immigrants spent a shorter period in the transition camps and ended up with more adequate housing.

For most families, and especially for immigrants, equity accumulated in housing is the single most important form of wealth (Munro 1988; Oliver and Shapiro 1995; Thorns 1981; Lewin-Epstein et al 1997). In fact, housing can be enjoyed without being consumed. Hence, homeownership often provides economic security as a hedge against inflation and has been particularly beneficial in situations of strong inflationary trends (Baldassare 1986;

Forest et al. 1990; Saunders 1978; Thorns 1981). Furthermore, wealth accumulated in family housing has substantial implications for inheritance and the intergenerational persistence of inequality (Hamnett 1991; Saunders 1990).¹ To the extent, then, that rates of homeownership differ from one ethnic group to another, this reflects not only current ethnic disparities but also the potential for substantial inequality of life chances over the generations. In this respect, homeownership, like the ownership of other assets, maps the hierarchical order of groups in society (Alba and Logan 1992; Saunders 1978).

We may conclude from the above discussion that a comprehensive examination of ethnic differences in homeownership must consider the opportunity structure faced by immigrants at the time of their arrival and the duration of their residence in the host society, as well as their socioeconomic characteristics.² This, we argue, is particularly significant in the case of Israeli society where the time of migration varied for groups of different origins and where period of immigration coincided with diverse social and housing policies (Elmelech and Lewin-Epstein 1998).

Patterns of Immigration to Israel

Jewish migration to Palestine began at the turn of the century and consisted mostly of East Europeans. Mass migration, however, unfolded only after the Second World War and the establishment of the state of Israel. The large wave of immigration that entered Israel following independence was comprised mostly of refugees from the Muslim countries in the Middle East and survivors of the Holocaust in Europe. To appreciate the extraordinary circumstances of this migration, it should be noted that, during the years 1947–1952, the Jewish population of Israel more than doubled from approximately 600,000 to over 1.5 million. In the following years, immigration to Israel declined somewhat and was characterized by an uneven flow. The flow reached a low point in the 1980s but then peaked once again in the early 1990s after the collapse of the Soviet Union, when over 750,000 immigrants sought refuge in Israel.

As revealed in Table 1, migration not only fluctuated over time, but it took on different patterns for immigrant groups from various origins. The immigration from the

Middle East (consisting mostly of the Jewish community in Iraq) took place over a very short period of time. Almost sixty percent of the group arrived within several years following the announcement of Israel's independence. Less than ten percent of the Jews of Middle Eastern origin arrived prior to 1947. Following the large wave of migration in the late 1940s and early 1950s the streak of migration persisted at a declining rate with only eleven percent who arrived between 1953-1960 and a slightly larger proportion who arrived in the 1960s. Even smaller numbers arrived in Israel after 1970 due to the fact that by then the entire Jewish communities who once resided in the Arab countries of the Middle East had already left.

Table 1: Distribution of Period of Immigration by Ethnicity (percent)

Migration Period	Immigrants from Africa	Immigrants from the Middle East	Immigrants from Europe
Before 1947	0.3	9.4	18.6
1947-1952	24.8	57.8	26.7
1953-1960	29.0	11.0	7.9
1961-1970	40.1	12.7	14.1
1971-1975	2.7	3.5	13.5
1976-1980	1.3	2.2	7.4
1981-1985	1.5	1.9	2.7
After 1985	0.3	1.5	9.1
N	859	1,005	3,389

The pattern of immigration of European Jews was somewhat different. Almost one-fifth of the Jewish immigration originating in Europe arrived prior to Israel's independence. European Jews not only constituted a majority of the pre-state Jewish community in Palestine, but they also dominated its institutions. Slightly over one-quarter of the European Jews immigrated between 1947–1952. Most of these immigrants were Holocaust survivors. After the early 1950s, immigration from Europe was largely dependent on the migration policies of the East-European socialist countries, where most Jews resided (e.g. Poland, Romania, the Soviet Union). In any event, one-third of

European Jews arrived during the latter part of the 1950s through the early 1970s. Following these waves of migration, there was a sharp decline of immigration from Europe until the second half of the 1980s.³

Immigrants from North African countries followed yet another pattern. North African Jews were generally latecomers to Israel. Practically no members of this origin group (less than one percent) resided in Palestine prior to Israel's independence, and only one-quarter of the group arrived between 1947–1952. In fact, very few were in Israel before 1950. The height of migration of North African Jews was in the 1960s when forty percent of the group entered Israel. At this time both Middle Eastern and European Jews were already fairly established. It is also noteworthy that the migration of the North African Jewish communities ended all at once in the late 1960s. As in the case of Middle Eastern Jews, entire North African Jewish communities were uprooted within a very short period of time, often aided by overt and covert Israeli assistance, and hence the pattern of peaks followed by an abrupt ending of the migration wave.

Immigration and Housing

One of the central objectives of government policy in Israel has been to provide housing to the Jewish population. The ultimate goal of this policy is to assist families in owning their housing unit. At the same time, however, throughout most of the years housing policy also served to further national and political goals at the expense of economic expediency and efficiency. In this regard, Israel's housing policy was viewed as the means for increasing immigrants' commitment to the country and for achieving national goals such as population dispersion (Kirshenbaum 1982). Hence, state involvement in the housing market and the changing opportunities for the purchase of housing are significant for understanding ethnic difference in homeownership, particularly in view of the immigration patterns described earlier.

In 1948, Israel had just emerged from a war for its independence, in the process of which hundreds of thousands of Arabs fled or were evacuated, leaving behind thousands of vacant housing units. These dwellings were the first to be occupied by thousands of

Jewish immigrants who had just arrived from the European Diaspora and the Muslim countries of the Middle East. The new immigrants, who were temporarily accommodated in transition camps, flocked to the larger cities in the centre of the country where job opportunities were more abundant. Under a makeshift settlement program haphazardly put together by the government (and at times in violation of the rules of the program), immigrants rapidly took over all available housing units in the large, more centrally located cities. Once the dwellings in these cities were occupied, immigrants were directed to more distant (formerly Arab) towns, all of which were in or near the coastal plains (Golan 1993; Morris 1990). As the flow of migration continued in the early 1950s, and most vacated Arab dwellings were occupied, “. . . new immigrants were placed in temporary tent cities — and these in turn were located near existing [Jewish] cities and towns, so that it would be possible to provide employment and basic health and educational services” (Matras 1973:6).

By the mid-1950s, the government of Israel had implemented a comprehensive and far-reaching settlement program designed to alter the geographic distribution of the population. The policy of “population dispersion” set out to establish new communities in the hinterland and to encourage the population to move away from the centre and the coastal plain. The most pliable objects of this policy were immigrants who arrived during this period and were not yet settled in the country. Whereas early immigrants were more likely to reside in the centre of the country, later immigrants were compelled to establish residence in peripheral towns that were generally less attractive and where employment opportunities were scarce (Golan 1993; Gonen 1975; Matras 1973).

Immigration during the following three decades was scattered and sporadic. It was mostly the result of political events in specific countries of origin. The winter of 1988 witnessed yet another turning point. In less than a decade, over 750,000 immigrants from the former Soviet Union arrived in Israel, adding approximately 15 percent to its population. Immigrants who arrived during this period were faced with new government absorption policies. Unlike earlier years, when the government attempted to settle immigrants according to a ‘grand plan’ of national development, immigrants were pretty much permitted to make their own decisions regarding location of residence and the

purchase of housing. At the same time they were not shielded by state agencies from the market forces, as were their predecessors.

The discussion thus far leads to the proposition that time of migration does not merely reflect tenure in the country. Rather, its significance derives, in large part, from its correspondence with the process of crystallization and institutionalization of the housing market in the newly formed state of Israel. This proposition, then, leads to the following hypotheses:

1) the rate of homeownership will rise with the passage of time in the host society. This pattern will hold true regardless of ethnic background and period of immigration.

2) We hypothesize that the positive relationship between time since migration and homeownership will have a decreasing slope. This derives from the fact that throughout most of Israel's history, housing prices have risen more rapidly than wages and most investments. Hence, the later an immigrant enters the housing market the more difficult it is to acquire housing and to accumulate wealth.

3) Although a positive relationship between years since migration and homeownership is expected for all immigrant groups, we contend that the magnitude of the relationship will differ by ethnic origin and period of immigration. That is, we expect different trajectories of rise in homeownership. The logic embodied in this hypothesis is that immigrant groups vary in their ability to accumulate resources and in their ability to take advantage of opportunities in the housing market.

4) Since housing opportunities in Israel varied considerably in the decades since the establishment of the state of Israel, we expect period of migration to affect the odds of homeownership, even after taking into account years since migration.

Data and Variables

Data for the present analysis were obtained from three waves of the Family Expenditure Survey (FES) carried out in 1975–76, 1986–87, and 1992–93 by the Israel Central Bureau of Statistics. These surveys provide information on adult household members as well as

household characteristics such as family income and homeownership. The sampling frame for these surveys includes all households residing in urban localities and is representative of approximately ninety percent of all families in Israel. For the purpose of the following analysis, we restricted the data to include only Jewish households that resided in Israel for at least one year.⁴ The unit of analysis in this study is the household since we are interested in the patterns of homeownership, an asset shared by all household members. The total sample includes 4,253 immigrant households⁵ and 5,710 households whose head was Israeli-born.

Variables

The dependent variable of interest in this study is *homeownership* — whether or not the household has ownership over the housing unit (home or apartment) in which it resides. Four independent variables are central to the study. They include *immigration status*, *ethnic origin*, *years since migration*, and *Community of Residence*. *Immigration status* distinguishes immigrants (coded 1) from Israeli-born (coded 0). *Ethnic origin* identifies three groups according to fathers' continent of birth: Jews of European (or North American) origin, Jews of Middle Eastern origin, and Jews of North African descent. *Years since migration* is the number of years the head of household has resided in Israel at the time of the survey. Using a quasi-panel design, we are also able to combine the three surveys in order to separate the effects of duration in the country from the effects of the specific period of immigration. *Community of residence* distinguishes between peripheral localities such as development towns and other urban centers.

A number of additional variables are also included in the study as controls. These include household income, size of the household, age, education, and marital status of the head of the household. Household income is measured in constant Israeli Shekels and includes income from all sources. Household size includes both adults and children residing in the household. Age is provided in years for the head of household. Education is the number of school years completed by the head of household. Lastly, marital status is

defined using two dummy variables, which contrast households with unmarried male heads and female heads, separately, with married couples.

Findings

Descriptive Overview

Table 2 provides descriptive statistics for immigrant groups by continent of migration and for native-born Israelis. Two aspects of homeownership are noteworthy. First, the rates are rather high, reaching 80 percent among native-born Israelis and just somewhat lower for most immigrants. Second, North-African immigrants have substantially lower rates of homeownership than immigrants from Europe and the Middle East (55 percent as compared to 76 percent).

Immigrants from Middle Eastern countries arrived earlier, on average, than other immigrants. This is evident from the mean values of years since migration (31 years for the former and 26 years for the latter). Immigrants from North Africa and the Middle East have fewer years of formal schooling than do European immigrants, and they have a lower family income. Additionally, North African immigrants are much more likely to reside in peripheral communities, when compared to each of the other groups (over half of the immigrants from North African countries reside in peripheral communities, compared to less than one-quarter of Middle Eastern and European immigrants). These dissimilarities in socioeconomic attributes may account for the disparity in homeownership between the immigrant groups. In order to disentangle these complex relationships, we will use multivariate models to evaluate the separate effects of socioeconomic characteristics, time of immigration, and place of residence on differential rates of homeownership.

Table 2: Descriptive Statistics of Major Attributes by Ethnicity

Variables	Immigrants From Africa	Immigrants from the Middle East	Immigrants from Europe	Israeli Born
Owner (%)	55	76	76	80
YSM	26.6	31.0	26.0	(13.5)
Periphery (%)	53.0	24.5	19.6	19.5
Family Size	4.1	3.4	2.6	4.1
Family Income	818.1	740.5	832.7	1,502.7
Education	7.5	7.4	11.9	12.0
Age	55.9	59.8	59.5	40.0
Married (%)	72.1	68.8	68.2	81.2
N	859	1,005	3,389	5,710

Determinants of Homeownership

We estimated a number of models using logistic regression techniques. This examination was repeated for each of the survey years separately and for the three surveys combined. Each model was estimated twice: once (model 1) for the immigrant population and a second time (model 2) for the entire population. In the models for the immigrant population (model 1), homeownership is taken as a function of the number of years since migration (YSM), ethnic origin, family size, family income and place of residence, as well as age, education, and marital status of the head of household. In the models for the entire population (model 2), we added to the equation a dummy variable that distinguishes between immigrants (coded 1) and Israeli-born (coded 0). The results of these analyses are presented in Table 3.

Table 3: Unstandardized Regression Coefficients from Logit Models Predicting Home-Ownership (1 – Immigrants; 2 – Total Population) ^a

Variables	Survey Year							
	1975-76		1986-87		1992-93		All	
	1	2	1	2	1	2	1	2
North Africa ^b	-.93*	-.90*	-.73*	-.91*	-.52*	-.52*	-.72*	-.81*
	(.23)	(.18)	(.17)	(.11)	(.21)	(.12)	(.11)	(.07)
Europe ^b	-.22	-.12	.39**	.13	.33	.14	.21	.10
	(.20)	(.15)	(.16)	(.10)	(.19)	(.11)	(.10)	(.07)
YSM ^c	.06*	.05*	.06*	.02*	.08*	.03*	.07*	.03*
	(.01)	(.005)	(.01)	(.003)	(.01)	(.003)	(.003)	(.002)
Immigrant		-.46*		-.78*		-1.21*		-0.94*
		(.16)		(.11)		(.11)		(.07)
Periphery ^d	-.58*	-.55*	-.69*	-.56*	-.12	-.16	-.49*	-.44*
	(.17)	(.14)	(.12)	(.09)	(.13)	(.09)	(.08)	(.06)
Family Size	-.13**	-.03	-.06	.10*	.05	.09*	-.03	.09*
	(.05)	(.04)	(.04)	(.02)	(.05)	(0.03)	(.02)	(.016)
Family Income X 10 ^{3e}	1.00*	1.4*	.50*	.30*	.50*	.30*	.40*	.30*
	(.30)	(.20)	(.10)	(.06)	(.08)	(.04)	(.06)	(.03)
Working	-.15	-.36**	-.08	.19	-.20	.11	.01	.17**
	(.21)	(.17)	(.17)	(.12)	(.19)	(.13)	(.10)	(.08)
Education	.07*	.06*	.04*	.018	.026	.007	.04*	.02*
	(.017)	(.01)	(.01)	(.01)	(.014)	(.01)	(.008)	(.006)
Age	-.01	.009	-.01**	.02*	.013*	.04*	-.005	.02*
	(.007)	(.005)	(.006)	(.004)	(.006)	(.004)	(.003)	(.002)
Unmarried Male ^f	-.44	-0.76*	-1.04*	-1.31*	-.81*	-.78*	-0.52*	-0.80*
	(.34)	(.27)	(.22)	(.15)	(.25)	(.16)	(.11)	(.08)
Unmarried Female ^f	-.17	.03	-.38*	-.47*	-.65*	-.70*	-.41*	-.48*
	(.36)	(.28)	(.15)	(.11)	(.17)	(.12)	(.09)	(.07)
Constant	.31	-.15	-.004	-.19	-2.23	-1.29	-0.73	-.53
	(.56)	(.38)	(.47)	(.27)	(.50)	(.30)	(.28)	(.17)
-2 log likelihood	1,579	2,396	1,966	5,045	2,190	4,486	6,160	11,928
N	1,281	1,996	2,072	4,765	1,900	4,154	5,253	10,915

* p < 0.01 ** p < 0.05

^a Standard errors are in parentheses.

^b Contrasted with immigrants from the Middle East.

^c Years since migration.

^d Development towns in the North and South.

^e Total earnings from work (December 1992 Israeli Shekels).

^f Contrasted with married persons.

Turning first to the models estimated for the immigrant population (model 1), the findings presented in Table 3 reveal a strong effect of YSM on the likelihood of homeownership. The effect of YSM is positive and significant in all the equations. On average, every year of residence in the host society increases the likelihood of homeownership by a factor of 1.06 (exponent of $b=0.06$) in the first two survey periods and by a slightly larger factor in the last survey period. The findings also indicate that ethnicity is consequential for homeownership, irrespective of the time of migration. Other things being equal, the likelihood of homeownership is lower for immigrants who arrived from North African countries when compared to immigrants from the Middle East or from European countries. No differences are evident, however, between immigrants from the Middle East and Europe when evaluated at conventional level of statistical significance.⁶

The equations for the entire population (model 2) estimate the extent to which immigrants and native-born Israelis differ in the rates of homeownership. The negative coefficient of the immigrant variable indicates that immigrants are less likely than native-born to own their home. The findings also suggest that the disparity in the rates of homeownership between immigrants and native-born is more pronounced in the recent surveys as compared to the earlier ones. More specifically, in 1975–76 the odds of immigrants' owning a housing unit, relative to the odds of the average native-born Israeli, were 0.63 (exponent $b=-0.46$). In 1992–93, the odds ratio was considerably lower and reached only 0.30 (exponent of $b = -1.21$).

The analyses presented in Table 3 further reveals a relationship between homeownership and a number of social and demographic characteristics. Most notably, the likelihood of homeownership tends to increase with family income. Residence in peripheral communities, however, is negatively associated with homeownership in 1975 and 1986 (but not in 1992).⁷ Marital status has a positive effect on homeownership in that married couples are more likely to own a housing unit than non-married men or women. Finally, the effects of family size, age and education on homeownership do not appear to be consistent.

The results presented thus far suggest that both ethnicity and years since migration exert a significant effect on the likelihood of homeownership. Estimates based on cross-

sectional data from single surveys, however, do not permit one to separate the effect of duration in the host society from the period effect; that is the vintage effect associated with the specific arrival time. By combining the data from the three surveys we are able to construct a synthetic cohort analysis in which period of migration is distinct from the years of residence in Israeli society and their separate effects on the likelihood of homeownership may be estimated. In order to disentangle these effects a number of equations were estimated using the combined data set. These analyses were performed for immigrants only since the issue of concern is the unique effect of period of migration and tenure in the host society on homeownership. The coefficient estimates from these analyses are presented in Table 4.

Table 4: Unstandardized Regression Coefficients from Logit Models Predicting Home-Ownership among Immigrants

Variables	1	2	3
North Africa ^b	-.70* (.12)	-.71* (.12)	-.88* (.32)
Europe ^b	.33* (.11)	.33* (.11)	-.09 (.23)
YSM ^c	.047* (.006)	.09* (.01)	.036* (.008)
YSMSQ		-.0008* (.0002)	
North Africa * YSM			.006 (.01)
Europe * YSM			.02* (.007)
Migration Period			
Before 1947	.12 (.21)	.06 (.21)	-.16 (.21)
1947-1952	.57* (.14)	.53* (.14)	.58* (.14)
1953-1960	.32* (.13)	.27* (.13)	.33* (.13)
1961-1970			
1971-1975	.22 (.14)	.35* (.15)	.26 (.14)
1976-1980	.08 (.17)	.23 (.18)	.13 (.18)

1981-1985	-0.46** (.23)	-.19 (.24)	-.43 (.23)
After 1985	-1.70 (.19)	-1.28* (.23)	-1.59 (.20)
Periphery ^d	-.49* (.08)	-.50* (.08)	-.48* (.08)
Family Size	-.04 (.025)	-.04 (.025)	-.04 (.025)
Family Income X 10 ³ ^e	.50* (.06)	.50* (.06)	.50* (.06)
Working?	-.07 (.11)	-.06 (.10)	-.07 (.10)
Education	.05* (.009)	.05* (.009)	.05* (.009)
Age	-.004 (.003)	-.005 (.003)	-.004 (.003)
Unmarried Male ^f	-.58* (.12)	-.58* (.12)	-.59 (.12)
Unmarried Female ^f	-.39* (.09)	-.41* (.09)	-.39* (.09)
Constant	-.50 (.30)	-.98* (.33)	-.20 (.35)
-2 log likelihood	6,160.65	4,864.17	4,871.55
N	5,253	5,253	5,253

* $p < 0.01$ ** $p < 0.05$

^a Standard errors are in parentheses.

^b Contrasted with immigrants from the Middle East.

^c Years since migration.

^d Development towns in the North and South peripheries.

^e Total earnings from work, in (December) 1992 Israeli Shekels.

^f Contrasted with married persons.

In equation 1 we consider the effects of migration during various periods on the likelihood of homeownership, controlling for the number of years that passed from time of migration to the survey year. Also included in the model are ethnic origin, place of residence and socio-demographic characteristics. The period of migration has a distinctive effect on homeownership, irrespective of the number of years since migration.⁸ According to the findings in equation 1, the odds of homeownership are highest for immigrants who arrived in the years immediately following the establishment of the state of Israel. The coefficient for the period of 1947-1952 is $b = 0.57$. The exponent of the coefficient is 1.77, which should be interpreted as the odds-ratio of homeownership for immigrants who

arrived during that period and immigrants who arrived between 1961-1970 (the comparison group). At the other extreme, the likelihood of homeownership is lowest for immigrants that arrived recently. The odds ratio for immigrants who arrived after 1985 — contrasted with immigrants who arrived between 1961-1970 — is 0.18 (exponent of $b = -1.70$). This means that, other things being equal, the former are less than one-fifth as likely to own a home as the latter. It should be noted, however, that the majority of the immigrant population of the last wave arrived in the 1990s. That is, they were in Israel less than three years at the time of the most recent survey. Furthermore, these immigrants were faced with a new absorption policy under which immigrants were given a lump sum to assist in their absorption and they were expected to make their own decisions regarding housing and employment. Hence, it is not surprising that only a fraction of this population would own their housing unit so soon after arrival.

The above findings underscore the importance of period of migration and seem to reflect public policies and housing market conditions that prevailed during different periods. This point will be further elaborated in the discussion section. Turning to social and demographic characteristics, ethnicity exerts an effect on homeownership, independent of period of arrival. Other things being equal, immigrants from North African countries are less likely to own a housing unit than immigrants from other geo-cultural areas, while immigrants from Europe appear to have the highest likelihood of homeownership. Immigrants from the Middle East are in between the two groups. As in the simpler models presented in Table 3, residence in peripheral communities reduces the likelihood of homeownership. After controlling for ethnicity and period of migration, residents of peripheral communities appear to have lower rates of homeownership than residents of more centrally located communities. Years of schooling and family earnings, on the other hand, are positively related to homeownership. Better-educated immigrants and those with high earnings are more likely than others to own their home. Married couples are more likely to own a home than unmarried couples. This is further revealed in the findings.

As a final note on equation 1, the findings reveal that the likelihood of homeownership increases with the passage of time in the host society. This is evident from

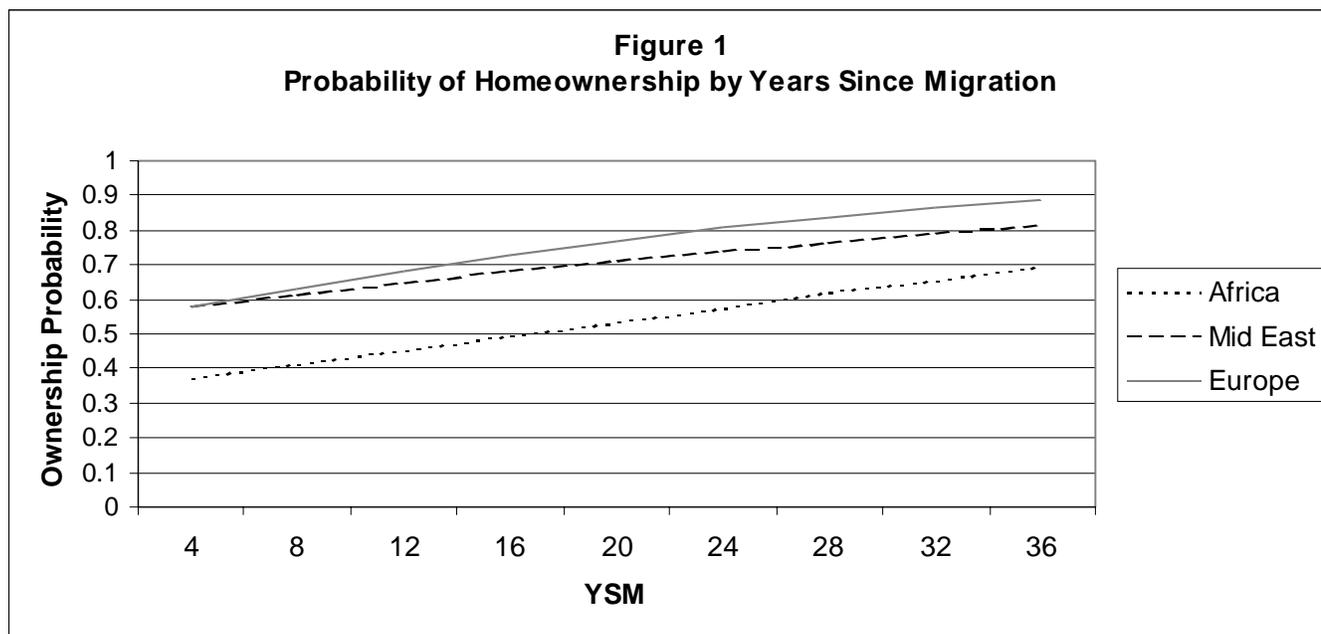
the positive and significant effect of YSM ($b = 0.047$). Net of other variables, every year of residence in the host society increases the odds of homeownership among immigrants by a factor of 1.05 (exponent of 0.047).

In order to address the hypothesis that the positive effect of years since migration on homeownership is curve-linear (i.e., a positive, monotonous effect with a decreasing slope) we estimated in equation 2 a polynomial term. The significant negative coefficient for the squared term of years since migration ($b = -0.0008$), along with the positive coefficient for years since migration ($b = 0.09$) indicate that the positive effect of time in the host society diminishes over the years. The decrease, however, is very moderate so that the parabola reaches its peak only after 100 years. Effectively then, for all immigrants the likelihood of homeownership is enhanced with the passage of time since arrival.

The evidence of disparities in homeownership among immigrant groups from diverse origins, irrespective of period of migration, raises the question regarding the rate of increase in homeownership and whether the gaps disappear with the passage of time. In order to examine the proposition that immigrants from different ethnic origins were launched into different trajectories vis-à-vis the probability of homeownership, we added in equation 3 interaction terms of ethnicity and years since migration.

The coefficient estimates in equation 3 reveal no significant interaction effect for North African origin (contrasted with Middle Eastern) but a positive and significant interaction effect of European origin with years since arrival. Hence, the impact of every year of residence in Israel on the (log) odds of homeownership for European immigrants, is 0.056 ($0.036 + 0.02$) compared to 0.036 for immigrants from the Middle East. It should also be noted that the main effect of European origin in equation 3 is not significant. This suggests that European and Middle Eastern immigrants have a similar likelihood of homeownership shortly after arrival, but the different trajectories result in an increasing gap with the passage of time.

In order to interpret the findings of the above analysis, we calculated the expected probability of owning a home for members of the three origin groups, based on the estimates for equation 3 in Table 4. The results of this estimation procedure are presented in Figure 1.



The curves in Figure 1 provide a visual illustration of the expected growth of homeownership as a function of years since migration for immigrants with mean socioeconomic characteristics. The curves take account of the different starting points and different trajectories that characterize the three ethnic groups. The figure reveals that while European and Middle Eastern immigrants have similar expected rates of homeownership upon arrival, European ownership increases more rapidly resulting in a growing gap. Homeownership upon arrival is considerably lower among North African immigrants and even after 35 years of residence they are unable to close the gap with other immigrant groups (although the disparity vis-à-vis Middle Eastern immigrants is narrowed by approximately 10 points). It should be emphasized that these estimates are for immigrants with similar age, education, earnings and family size, so that the disparities cannot be explained by dissimilar positions of the ethnic groups in the labor market. The explanation must be sought elsewhere and we will address this issue in the discussion.

Discussion

The objective of this study was to examine the social factors associated with the differential success of immigrant groups in the housing market. Three important

conclusions concerning the process of migration and homeownership emerged from the findings. All conclusions are general in nature and are likely to apply in other immigrant societies as well. The first conclusion states that one's position in the housing market is strongly linked to the duration of residence in the host society. In line with studies of the labor market assimilation of immigrants, it appears that time plays an important role in the housing market as well. That is, the likelihood of homeownership increases with the passage of time. This may represent increased knowledge of the housing market as well as a greater commitment to the host society, which evolve over time. The purchase of housing, however, also requires some amount of capital, the accumulation of which requires a certain period of activity in the labor market. Hence, the longer the immigrant has been in the host society the more likely it is that some capital for housing was accumulated.

A second issue, which is raised by the findings of our analyses, is that the likelihood of homeownership is affected by the specific period of migration (independent of length of time since migration). In Israel, the most advantageous period of migration, from this standpoint, was immediately following the establishment of the state. By way of contrast, the period since the mid-1980s has been the least advantageous to immigrants. These period effects are closely associated with different housing and immigration policies. Although economic conditions in Israel during and immediately following the war for its independence were dismal and labor market opportunities were scarce, housing opportunities were strongly affected by the large number of vacated housing units following the flight of Palestinians from urban and village communities. Furthermore, during this period the State took it upon itself to construct housing units for the immigrants. At first housing construction was concentrated in and near the urban centers in order to ensure proximity to the labor market. By the mid-1950s, however, a new policy emerged. While the state was still heavily involved in land allocation and the actual construction of housing, its efforts were turned to the dispersion of the population away from the centre and the coastal line to the frontier areas and the periphery. Immigrants who arrived in the late 1950s and the 1960s were overwhelmingly directed to the peripheral communities.

The third conclusion emerging from the study underscores the significant relationship between ethnic origin and the likelihood of homeownership. Our findings revealed a strong relationship with ethnicity, net of time and period effects. It should be emphasized that no claim is made here regarding intrinsic differences among immigrant groups regarding their motivation for housing or other cultural preferences. How might we account, thus, for the persistence of ethnic disparities in homeownership? A number of explanations are possible, and most likely several factors operated in conjunction. First, the labor market in peripheral communities provided limited opportunities most of which generated meager earnings. As a result it was extremely difficult to accumulate resources for a down payment for housing or to repay a mortgage. Thus, many residents in these communities opted for low rental public housing. While this arrangement generally provided adequate housing, it precluded the accumulation of wealth associated with homeownership.

A second factor concerns ethnic differences in wealth at the time of arrival in the host society (Kribo 1995). While immigration to Israel was largely a refugee migration, differences among groups did exist. Although the majority of immigrants from Europe, particularly in the period following the Second World War, were survivors of the Holocaust who arrived with no belongings, the reparations from Germany beginning in the mid-1950 provided many of these immigrants considerable sums. A portion of these sums served European immigrants for the purchase of housing (Landsberger 1967). Indeed, these resources set the European immigrants (as a group) apart from immigrants from the Middle East and North Africa.

As to the disparity between the latter two groups (Middle Eastern and North African), we found that it is partly explained by the different periods of arrival and the dissimilar residential location of the two groups. The gap, however, persists even after these factors are controlled. It appears, then, that in this case economic differences between the groups before their migration play a role. It is possible that Middle Eastern Jews, who came mostly from Iraq, were able to transfer part of their wealth to Israel before their arrival. Information about this is still anecdotal but to the extent that this

pattern was wide spread it may account in part for the greater success of Middle Eastern Jews in the housing market.

The above explanations underscore the fact that ethnic inequality among immigrants is not limited to the labor market and is present in other spheres as well. Indeed, in political economies where migration patterns are not determined solely by economic considerations and political considerations supercede economic efficiency, position in the labor market — that is income potential — may not explain much of the disparities in homeownership among immigrant groups and between the immigrants and the native-born. The significance of these patterns is not merely as indication of inequality among immigrants, but rather from the fact that these disparities have the potential to affect inequality of life chances. Indeed, patterns of homeownership reflect both, current stratification of immigrant groups and the potential for ethnic inequality in future generations, not only in Israel, but in other immigrant societies as well.

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Notes

- ¹ In the United States, for example, housing assets accounted for 43 percent of the total net worth of all households in 1988, and the figures were higher for all but the poorest and the wealthiest families (U.S. Bureau of the Census 1992). Studies of household wealth and inheritance in Britain revealed that residential housing constituted between 40 and 50 percent of the value of all estates.
- ² Similar arguments were advanced by several labor economists who studies immigrant assimilation into the host society.
- ³ In the 1990s a change in the exit policies of the former Soviet Union resulted in the largest wave of migration Israel ever experienced. In the 9 years between 1990 and 1998 about 850,000 new immigrants entered Israel, 85 percent of them were from the former Soviet Union. Since our most recent data are from 1993, only a small portion of this wave of migration is included in the present analysis.
- ⁴ This study focuses on the relationship between immigration and homeownership. Hence, the Arab population of Israel, all of whom (with few exceptions) are native-born, is not included.
- ⁵ This refers to households whose head was not native-born and who immigrated to Israel at age 15 or older.

⁶ This is true for all but one equation.

⁷ This difference in the effect of peripheral residence is probably due to the recent wave of migration from the former Soviet Union. The immigrants were very recent migrants in the survey of 1992-93 and thus were unlikely to own a housing unit at the time. They also tended to shy away from peripheral communities.

⁸ Time of migration was divided into 8 distinct periods. The period of 1961-1970 was used as the comparison category. Hence, each period coefficient indicates the difference in homeownership between immigrants who arrived at a particular time and those who arrived between 1960-1970.

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