

Nativity Status and Racial/Ethnic Differences in Access to Quality Housing: Does Homeownership Bring Greater Parity?

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Abstract

In this article, we use data from the 2001 American Housing Survey to evaluate whether nativity-status differences in housing conditions vary by tenure and whether nativity status or race/ethnicity plays a more important role in determining housing conditions. Overall, when compared with native-born households, recently arrived immigrant households are significantly more likely to be crowded, but either as likely or significantly less likely to live in poorer-quality housing.

Further analysis revealed, however, that race/ethnicity is a stronger indicator than immigrant status in predicting housing outcomes. Among homeowners, black and Hispanic households, regardless of nativity status, exhibited lower-quality housing outcomes than native-born and, frequently, foreign-born whites. Thus, we find that minorities are doubly disadvantaged: They are less likely to attain homeownership than whites, and once they do, they are almost always significantly more likely to live in poorer-quality housing.

Keywords: Homeownership; Immigration; Minorities

Introduction

Homeownership is the quintessential symbol of the “American dream.” Its significance derives from its linkage to factors that either indicate better opportunity or facilitate access to opportunity, such as greater levels of wealth, better physical and psychological health, and positive outcomes for youth, including higher levels of educational attainment (Aronson 2000; Boehm and Schlottmann 1999; Conley 1999, 2001; Green and White 1997; Millennial Housing Commission 2002; Rohe, Van Zandt, and McCarthy 2002). This relationship between homeownership and improved opportunity underlies the

concerted efforts made by the federal government and numerous nonprofit organizations in recent years to broaden access to the owned market. These efforts have contributed to the growth in the homeownership rate observed in the 1990s, including growth among those age groups (25 to 34 and 35 to 44) that include first-time buyers (Myers and Painter 2003). Significantly, among these potential first-time buyers, homeownership rates for blacks and Hispanics rose more rapidly than those for whites, although overall minority households remain less likely than white households to own their homes (Myers and Painter 2003).

The emphasis in public policy circles to broaden access to the owned market demands an examination of whether the benefits derived from homeownership are enjoyed equally by all households. For example, even after controlling for other socioeconomic and demographic factors and initial housing investment, black and Hispanic homeowners receive a lower housing-equity payoff at preretirement ages (Flippen 2001) and enjoy less real appreciation of housing values over time (Flippen 2004) than their white counterparts at the same age and with the same education. Such results suggest that the benefits that minority households can gain from homeownership are constrained by discrimination (Denton 2001; Horton 1992; Long and Caudill 1992; Myers and Chung 1996) and thus that persistent housing market discrimination may contribute to perpetuating racial/ethnic inequality.

Given that most immigrants today are members of minority groups (U.S. Bureau of the Census 2002a, 2002b, 2002c), the finding that racial/ethnic minorities appear disadvantaged, relative to whites, in accruing benefits from homeownership raises the possibility that such disadvantages may extend to immigrant households as well. In general, the literature on immigrants' housing is at a nascent stage. Most studies have focused on tenure status and have found that immigrant households are generally less likely to own their homes than native-born households (Alba and Logan 1992; Borjas 2002; Coulson 1999; Myers and Lee 1998; Painter, Gabriel, and Myers 2001; Painter, Yang, and Yu 2003), a differential paralleling that between minority and white households. Studies of immigrant-status differentials in housing conditions have been limited to individual cities, such as New York, and to renter households (Schill, Friedman, and Rosenbaum 1998). Such research has found that immigrant renters are more likely than native-born renters to be crowded, but less likely to live in undermaintained units, net of controls for several variables (Schill, Friedman, and Rosenbaum 1998). Because it is not clear whether such differences hold only for New York City or only for the rental market, a study using nationally representative data for different market sectors is needed to fully evaluate the nature of nativity-status differentials in housing conditions.

The racial/ethnic diversity of immigrant and native-born households alike, and the persistence of racial/ethnic inequality in the housing market generally and in the owned submarket more specifically, raise important questions about the nature of housing inequalities experienced by immigrants.

First, to what degree does race/ethnicity underlie observed immigrant-status differentials in housing quality? In other words, once race/ethnicity is controlled for statistically, do immigrant households nationwide experience different (better or worse) housing conditions than native-born households? The answer to this question will shed light on the unique role that nativity status plays, above and beyond the influence of race/ethnicity, in determining housing outcomes.

Second, is the direction of immigrant-status differentials the same across racial/ethnic groups, or do immigrant households experience a disadvantage among some, but not all, racial/ethnic groups? A related question is, How do *all* groups—native- and foreign-born whites, blacks, Hispanics, and Asians—compare in their ability to acquire high-quality housing? The answer to this question will indicate whether race/ethnicity is the primary determinant of housing outcomes. If so, then the implications are serious. That is, should we find that structural constraints limit the access of certain immigrant groups to the opportunity structure, these constraints will similarly reduce these groups' chances for full incorporation into American society.

A final, but overarching, question is, To what degree do the answers to these three questions vary between the rental and owned submarkets? That is, are inequalities limited to the rental submarket? Do they disappear for households that can purchase their own homes? Are foreign-born households as likely as native-born households to benefit from homeownership? The answer to these questions will provide insight into the potential effectiveness of homeownership as a tool for reducing inequality.

These are the basic questions we address in this article. We use data from the 2001 panel of the American Housing Survey (AHS) to examine nativity-status differences on two indicators of housing quality—overcrowding and substandard conditions—for owners and renters (U.S. Bureau of the Census 2002g). These data are the first to contain information on the nativity status of household members and the quality of units.¹ Our choice of these outcomes is driven by the increasing recognition of the role housing quality plays in influencing residents' social, economic, and health outcomes. For example,

¹ The 2001 panel of the AHS is the first to contain information about the nativity status of household members. Previous panels did not.

household crowding, one condition that is less prevalent among homeowners than renters (Krivo 1995; Myers, Baer, and Choi 1996), has been associated with poorer physical and mental health (Edwards et al. 1994; Gove, Hughes, and Galle 1979), as well as lower educational attainment among youth (Conley 2001). In addition, research has shown that the presence of lead paint, asbestos, rodents, and cockroaches can all lead to negative health consequences, particularly for children (Doc4Kids Project of Boston Medical Center, Children's Hospital 1998; Evans et al. 2000). Moreover, by focusing on housing quality, we can add to and clarify the limited evidence on the nature of immigrant-status inequalities on this dimension. While we would have liked to address differences in home equity to complement recent studies of racial/ethnic inequalities in this area (Flippen 2001), the data would not have been sufficient to sustain such an analysis.² Finally, our choice of housing conditions will help broaden the literature on housing inequalities in specific submarkets (Flippen 2001).

Explaining housing inequality between immigrant and native-born households

In general, two models have been used to explain why a gap in housing outcomes may exist between foreign- and native-born households (Alba and Logan 1992). The first is the *spatial assimilation model*, which explains the inequality in residential attainment—particularly the inequality between minority and majority groups—as a function of differences in households' needs, preferences, and socioeconomic characteristics. The model begins by drawing from microeconomic and demographic theories on homeownership attainment and residential mobility to explain how households are distributed across housing units. It then departs from these other models by incorporating the notion of assimilation into the process of residential attainment for members of minority groups. The model suggests that two of the main reasons for differences between majority and minority group members—in this case foreign- and native-born households—is the short time the former have been in the United States and their lack of English proficiency.

The main assumption is that acculturation and social mobility will lead to improvements in residential circumstances for minority households (Massey

²The data are not likely to be able to withstand such an analysis because of the predominance of immigrant households that recently came to the United States. Limiting the analysis to immigrants who have been in the United States or who have been homeowners for some minimum period would result in cell sizes that would be too small to sustain the analysis.

1985) when they can access housing in the locations where majority households live, most notably in the suburbs. Once this process takes place, the differences in residential outcomes should diminish and in fact disappear. Thus, the model suggests that inequality in housing attainment reflects differences in individual- or household-level characteristics. The model is applicable to explaining variations in outcomes because housing is more likely to be owner-occupied, more spacious, and newer in the locations in which majority members predominate (the suburbs; more affluent neighborhoods). Therefore, once minority members assimilate spatially, their housing should be more like those of their majority group counterparts.

In general, the sorting of households across units is a function of their residential needs and preferences and their economic ability to satisfy those needs and preferences. Demographic transitions through the life course, such as marriage and childbearing, constitute one of the main sets of factors that largely shape housing needs and preferences (Rossi 1955; Speare, Goldstein, and Frey 1975). The ability of a household to satisfy its needs and to realize its residential preferences, however, depends on the resources it has at its disposal. Households with higher levels of income and more access to wealth are likely to enjoy the most freedom in choosing where to live and are particularly likely to occupy the highest-quality housing. Those with higher levels of education also have more choices in where to live and are better equipped to purchase the full range of amenities that may comprise high-quality housing (a unit in sound condition, in a safe neighborhood, and with sufficient space for the household). Those receiving public assistance are arguably the most constrained in their options. Not only do these households lack the resources to purchase a home, but landlords are also generally hesitant to rent to them because of concerns about behavior and, more important, the ability to pay the rent, thus increasing the chance that they live in low-quality housing.

However, a tremendous amount of evidence suggests that the spatial assimilation model may not adequately explain the occurrence of immigrant-status differences in the context of racial/ethnic diversity among both immigrant and native-born households. That is, studies that have used this model to examine racial/ethnic differences in housing have uniformly found that it cannot explain the entire gap in homeownership or in housing and neighborhood conditions, particularly the disadvantages faced by blacks and nonwhite Hispanics (Alba and Logan 1992; Rosenbaum 1996; Rosenbaum and Friedman 2001; Rosenbaum et al. 1999; Schill, Friedman, and Rosenbaum 1998). This weakness has given rise to a second model that is better equipped to account for persistent inequalities by race/ethnicity, the *place stratification model* (Alba and Logan 1992; Logan and Molotch 1987).

This model maintains that access to the best residential opportunities is not solely a reflection of individual or household characteristics. Instead, it involves the actions of other more powerful groups in society, as well as structural factors that differentially allocate housing opportunities on the basis of race/ethnicity, thereby weakening the effectiveness of socioeconomic factors in achieving housing parity. The model maintains that there is a hierarchical ordering among groups in society and that more advantaged groups use their power to maintain their social and physical distance from the least advantaged groups (Logan and Molotch 1987). This power is often manifested in various forms of discriminatory actions that effectively constrain minorities' choices within the housing market (Massey and Denton 1993; Turner et al. 2002; Yinger 1995).

According to this model, the lower quality of the housing occupied by blacks and Hispanics, relative to that of whites, is ultimately due to the discrimination that these minorities may encounter in the housing market rather than the differences in their individual or household characteristics. Because most immigrants today are nonwhite, they may be more likely to experience discrimination in the housing market than native-born households, whose members are largely white (U.S. Bureau of the Census 2002d, 2002e). Results from the 2000 Housing Discrimination Study are consistent with this proposition (Turner et al. 2002). In paired tests conducted among white and black, and white and Hispanic, renters and home buyers, researchers found that both Hispanics and blacks were favored significantly less often in housing transactions than their white counterparts.³ In fact, Hispanics seeking homes were even less likely to be favored relative to whites than their black counterparts. Because 45 percent of Hispanics were born outside the United States (U.S. Bureau of the Census 2002b, 2002f), this suggests that foreign-born home seekers may be encountering structural barriers in the housing market.

However, because the place stratification model focuses more specifically on the role of race/ethnicity rather than immigrant status in determining spatial outcomes, a more likely expectation is that the experience of, and consequences from, discrimination are limited to certain groups of immi-

³ Results from the National Housing Discrimination Study, sponsored by the U.S. Department of Housing and Urban Development and conducted by the Urban Institute, are based on 4,600 paired tests conducted in 23 metropolitan areas. Pairs are representative of the national population of home seekers looking for units advertised in newspapers during 2000. In a paired test, two people who are identical in all characteristics, except for their race, visit real estate or rental agents to inquire about the availability of advertised units. Because their characteristics are identical, this methodology allows researchers to directly assess the differences in the treatment of these individuals (see Turner et al. 2002 for more details about the methodology).

grants, notably those of African and Hispanic ancestry.⁴ By contrast, white immigrant households would likely not be subjected to discrimination because of their race and should experience few, if any, housing disadvantages.

Thus, the persistence of inequalities in the housing market, in combination with the diversity of contemporary immigrants, points to the importance of controlling for race/ethnicity in models predicting housing outcomes. Moreover, the potential for black and Hispanic immigrants to experience the least desirable housing outcomes due to blocked opportunities suggests the need to compare nativity-status groups on the basis of race/ethnicity. Doing so will address the question of whether nativity status or race/ethnicity plays the larger role in determining housing attainment. That is, are *both* foreign- and native-born nonwhites more likely to live in crowded and poorer-quality housing than *both* native- and foreign-born whites? If so, then race/ethnicity is the more important determinant, a finding that would provide support for the tenets of the place stratification model. Or are foreign-born households, regardless of race/ethnicity, more likely to live in crowded and poorer-quality housing than native-born households? If this turns out to be the case, then nativity status plays the larger role. Thus, by comparing foreign- and native-born households from specific racial/ethnic groups, we provide a more complete test of hypotheses derived from the spatial assimilation and place stratification models on immigrant-status differences in housing outcomes.⁵

Expectations about the nativity-status gap in housing conditions for owners and renters

These two models can be extended to predict nativity-status differences in housing conditions among owners and renters. The spatial assimilation model maintains that differences should disappear once acculturation, and social and

⁴ The potential for this is voiced by segmented assimilation theorists who argue that immigrants who share the racial/ethnic ancestry of historically disadvantaged groups may be at risk of experiencing downward mobility over time because of the constraints on opportunity inherent in the racial/ethnic stratification system.

⁵ Previous research that has performed such an analysis to predict the housing conditions of renter households in New York City suggests that race/ethnicity is the dominant predictor (Schill, Friedman, and Rosenbaum 1998). This study found that native-born blacks and Hispanics, and immigrants from Puerto Rico, the Dominican Republic, the Caribbean, Africa, and Latin America are significantly more likely than native-born whites to live in housing with three or more maintenance deficiencies. The housing quality of native- and foreign-born Asians is equal to that of whites. With respect to crowding, native-born blacks and all immigrants, regardless of country of origin, were significantly more likely to live in crowded housing than whites. Our use of data for all metropolitan areas will determine whether these earlier findings are specific to the particular location or apply to the nation as a whole.

residential mobility, have taken place. It might be expected that nativity-status differences in the housing conditions of *owners* would therefore be minimal. Presumably, immigrants who are homeowners have acquired the English-language proficiency, education, financial capabilities, and knowledge of the housing market that would allow them to buy homes equal in quality to those of their native-born counterparts. Among renters, however, immigrants might be more likely than native-born households to occupy more crowded and poorer-quality units. According to the spatial assimilation model, recent arrival in the United States and the tendency of immigrants to settle among people of the same ethnicity in traditional gateway neighborhoods with aging and deteriorating housing stock could relegate them to worse housing than native-born households. In addition, their lack of knowledge of the housing market and their low level of English-language proficiency are likely to work against them, making them more likely to occupy poorer-quality, more crowded housing. Previous research on renter households finds that assimilation-related variables are significant in explaining why immigrants are more crowded than native-born households (Myers, Baer, and Choi 1996; Myers and Lee 1996).

The place stratification model, on the other hand, would suggest that nativity-status differences in housing conditions will persist regardless of housing tenure and that disadvantages will be particularly pronounced among African and Hispanic immigrant households. In a study that examined renter households in New York City, blacks and Hispanics, regardless of nativity status, were significantly more likely to live in unsound, badly maintained housing than native- and foreign-born whites (Schill, Friedman, and Rosenbaum 1998). Thus, race/ethnicity was more important in influencing housing quality than nativity status.

With respect to crowding, race/ethnicity matters, but perhaps more for Hispanics than for blacks. Myers and Lee (1996) find that Hispanic immigrants become more rather than less crowded as their stay in the United States lengthens. Moreover, even when controlling for income, Hispanics displayed higher levels of overcrowding than similarly situated Asians and whites. Whether nativity status or race/ethnicity is the key correlate in predicting housing quality and crowding among homeowners remains to be seen.

Hypotheses

The preceding discussion suggests the following hypotheses. Consistent with the spatial assimilation model, we expect that education, income, the age of the householder, the presence of children, and headship by married couples

will all be positively associated with housing quality, as will time since arrival. These relationships should hold regardless of housing tenure. With respect to analyzing conditions by tenure, we expect that at the bivariate level, immigrant renters will be more likely than native-born renters to live in poorer-quality, more crowded housing but that nativity-status differences in housing quality and crowding among owners will be minimal. In the multivariate analyses, such differences should disappear or be moderated to the extent that assimilation-related factors can be controlled for.

The tenets of the place stratification model, however, suggest that group differences in housing conditions among owners and renters will remain even in the face of controls for individual-level factors. In terms of patterns, the place stratification model predicts the existence of a racial hierarchy, with foreign- and native-born blacks and Hispanics being less likely than native-born whites to own their homes and with foreign-born whites and Asians exhibiting few, if any, housing disadvantages. A similar pattern of racial differences is also expected to emerge when the housing quality and crowding of foreign- and native-born owners and renters are compared.

Data and methodology

Data

Our analysis is based on data from the AHS, a multistage biennial probability sample of approximately 50,000 housing units located throughout the United States. We use data from the 2001 AHS, the first panel of AHS data to ask the nativity status of household members, because these data allow for the first analysis of immigrants' housing conditions across U.S. metropolitan areas. Up until now, researchers studying immigration and housing on a national level had access only to sources such as the census and the Current Population Survey (CPS), data sets that are quite limited with respect to an analysis of housing conditions.⁶ The CPS contains information on housing tenure alone, and the census has data on housing tenure and crowding. In addition to these measures, the AHS has information on the adequacy of units, a composite indicator of whether there are leaks, cracks or holes, or plumbing problems, and collects a variety of household socioeconomic and demographic data.

⁶ A comparison of data from the AHS with data from 2001 CPS and 2000 Census Supplemental Survey (C2SS) reveals that the AHS slightly undercounts the foreign-born population (see Drew 2002 for details). In the AHS, 10.6 percent of households are headed by a foreign-born person versus 11.6 percent of households in the CPS and 11.5 percent of households in the C2SS. However, the differences between the AHS and the other surveys are not substantial enough to call into question the validity of the data.

The 2001 panel of the AHS identified birthplace and citizenship for all members of the household and year of entry as well for people born outside the United States. One limitation is that information on English-language proficiency is not collected, thereby potentially overstating the effect that nativity status and other acculturation variables have on immigrants' housing conditions. However, in recent years, the effect of English-language proficiency on immigrants' locational attainment has decreased, particularly for Asians (Alba et al. 1999), suggesting that any overstatement of group differences arising from the omission of this variable will likely be small.

The central dependent variables in our analyses are housing conditions, specifically crowding and housing quality. Crowding is gauged by the ratio of the number of people in a unit to the number of rooms. To determine which households are overcrowded, we follow the conventional standard applied by federal and local governments since 1960 (Myers, Baer, and Choi 1996). According to this definition, households are overcrowded if there is more than 1 person per room in the unit. In the bivariate analyses, we also examine more extreme instances of crowding (more than 1.5 persons per room) for comparison. While U.S. households enjoy low levels of crowding by world standards and perceptions of crowding are often contingent on the cultural norms influencing household size and composition and on obligations toward family and friends (Edwards et al. 1994; Myers, Baer, and Choi 1996), it is important to examine variation because of the negative effects of crowding on physical and mental health. Our analysis, however, is limited in that we cannot determine whether immigrants view their significantly higher levels of crowding as a disadvantage or not.

The measure of housing quality—the adequacy of the unit—is derived from a summary measure available within the AHS that is used in the U.S. Department of Housing and Urban Development's annual reports to Congress on worst-case housing needs (see the 2000 report, for example). Units are considered to be adequate, moderately inadequate, or severely inadequate based on the respondent's evaluation of several components, including the plumbing, electricity, and heating, and the reporting of maintenance deficiencies. A unit is considered severely inadequate if it has severe problems in any of the following areas: plumbing, heating, electrical system, upkeep, and hallways. A unit is defined as moderately inadequate if it has plumbing, heating, upkeep, hallway, or kitchen problems, but none of them is severe.⁷

⁷ These definitions are described in detail in appendix A of the AHS published volumes (U.S. Bureau of the Census 2000, for example).

To understand why conditions may vary between immigrants and native-born owners and renters in metropolitan America, we examine nativity status, acculturation-related variables, race/ethnicity, and a number of other variables, including life cycle and socioeconomic characteristics. Households' nativity status is determined by the reference person's place of birth.⁸ Those born in the United States or in outlying areas, including Puerto Rico, are considered native born, while those born outside the United States are considered foreign born. Because year of entry is an important predictor of housing outcomes, we create three dummy variables interacting nativity status with year of entry. Households headed by native-born persons form the reference group and foreign-born households are disaggregated into two groups whose composition depends on tenure. For renters, we differentiate between foreign-born households that entered before 1990 and those that entered in 1990 or later. For owners, we differentiate between foreign-born households that entered before 1980 and those that entered in 1980 or later.⁹

With respect to the race/ethnicity of the reference person, we use the following four categories: (1) non-Hispanic white, (2) non-Hispanic black, (3) Hispanic, and (4) Asian and Pacific Islander. We interact race/ethnicity with the nativity-status/year-of-entry variables. For owners and renters, we create two dummy variables for the foreign-born contingent of each racial/ethnic group. For example, for foreign-born white owners, we focus on those who entered in 1980 or later and those who entered before 1980.¹⁰

Life cycle factors are represented by the householder's age and two dummy variables indicating whether the household is headed by a married couple and whether it includes children under 18. We also use a dichotomous variable to assess whether adults other than those in the nuclear family are living in the unit. Although we do not specify whether these other individuals are extended

⁸ The reference person or householder is the person who rents or owns the unit and answers the survey. That person's name appears on the lease or deed, mortgage, or contract to purchase. If no household member owns or rents the unit, the reference person is the first household member listed on the questionnaire.

⁹ Because we interact the nativity-status/year-of-entry variables with race/ethnicity and create such variables separately for owners and renters, the cells within each year-of-entry category are small. Therefore, we had to disaggregate these categories based on the most efficient use of the data, resulting in categories that differ slightly for owners and renters.

¹⁰ The specific cell sizes by race/ethnicity for renters who entered before 1990s are whites (198), blacks (113), Hispanics (557), and Asians (181); for renters who entered in 1990 or later, the sizes are whites (195), blacks (95), Hispanics (425), and Asians (246). The specific sizes for owners who entered before 1980 are whites (499), blacks (56), Hispanics (346), and Asians (170); for owners who entered in 1980 or later, the sizes are whites (237), blacks (51), Hispanics (399), and Asians (321). These sizes are large enough to support the statistical analysis.

kin or friends, this measure allows us to roughly assess immigrants' use of a multiple-earner economic strategy that is likely to contribute to high levels of crowding among immigrants versus native-born households. Socioeconomic status is measured by educational attainment (represented by three dummy variables indicating whether the reference person has less than a high school education, a high school diploma, or some college or more education), household income, and a dichotomous variable indicating whether any members of the household receive public assistance.¹¹

Finally, we use controls for the context in which native- and foreign-born households reside. In general, variation in housing tenure is associated with housing market conditions in metropolitan areas. It is more difficult for households to own a home in areas where there are lower vacancy rates and less new construction and where housing values exceed rental prices. Given that immigrants settle in only a handful of metropolitan areas, it is particularly important to control for geographic context.¹² Borjas (2002) finds that metropolitan fixed effects account for a sizable proportion of the gap in homeownership rates between foreign- and native-born households. Ideally, we would like to control for these effects and the specific characteristics of metropolitan areas that affect homeownership and housing conditions. Because of efforts by the U.S. Bureau of the Census to maintain respondents' confidentiality, however, 40 percent of the units in the AHS do not have a valid code identifying the metropolitan area in which they are located. Since we cannot identify exactly where these units are, we use two simple measures to control for geographic context: region (the West is the reference category) and location within the metropolitan area (whether the housing unit is in a central city or a suburb).

We expect households in the North and West to be more likely to experience crowding, regardless of their housing tenure, because they have higher levels of immigration and tighter housing markets than the South and Midwest. We expect that households in the North will live in worse-quality housing than those in other areas because the housing stock there is the oldest in the country. For the same reason, we anticipate that households in central cities will also live in worse-quality housing than similarly situated households in the suburbs. Moreover, because housing in central cities tends to be smaller

¹¹ Because the AHS contains no measure of household wealth, the effects of nativity status or race/ethnicity may be overstated in this analysis.

¹² More than two-thirds of immigrants to the United States during the early part of the 1990s settled in the following 10 metropolitan areas: Los Angeles, New York, San Francisco, Chicago, Miami, Washington, DC, Houston, San Diego, Boston, and Dallas (Frey 1996).

and concentrated in the rental market, we expect households in such areas to have a greater likelihood of crowding than their suburban counterparts.

Methodology

We conducted bivariate analyses to identify how nativity status is associated with housing conditions for both owners and renters. In addition, we compared nativity-status differences in demographic and socioeconomic characteristics overall and then disaggregated by housing tenure. Throughout the bivariate analyses, we perform significance tests as appropriate.

To describe the relationship between nativity-status/year-of-entry, race/ethnicity, and housing outcomes while controlling for a range of theoretically relevant independent variables, we specify several logistic regression models that estimate the following logit specifications of P_i , the probability that household i lives in housing with more than one person per room and lives in housing that is moderately or severely inadequate, all where $0 < P_i < 1$.

$$\log\left(\frac{P_i}{1-P_i}\right) = \alpha + \sum_j \beta_j N_{ji} + \sum_n \beta_n X_{ni} \quad (1)$$

Four models are estimated, two each for owners and renters (one for crowding and one for physical inadequacy). The vector \mathbf{N} represents the nativity status and year of entry of the reference person. For each of the models, we use two specifications of this vector for a total of eight models. The first uses the vector of nativity-status dummy variables interacted with year of entry, with the reference category being native-born households.¹³ The second uses a vector of nativity-status/year-of-entry dummy variables interacted with race/ethnicity. We use native-born, non-Hispanic white households as the reference group for the 11 remaining groups (native-born blacks, Hispanics, and Asians and foreign-born whites, blacks, Hispanics, and Asians who entered in the identified time periods). The vector \mathbf{X} measures the control variables used in the analysis (the age of the reference person, an indicator of whether the household is headed by a married couple, the presence in the household of children under 18 and other adults beyond the nuclear family,

¹³It would have been preferable to use the double cohort method (see Myers and Lee 1996) to assess immigrants' housing tenure and conditions over time. To do so, we would need data at two points in time, ideally separated by 10 years. However, since the AHS did not begin asking respondents about their immigration experience until 2001, we use nativity-status/year-of-entry dummy variables to assess conditions over time, recognizing the limitations of such an analysis and being cautious in interpreting the results.

education of the reference person, the household's income and receipt of public assistance, and the region and metropolitan location of the unit).¹⁴

Results

We address the following four basic questions.

1. To what degree do immigrant and native-born households differ in terms of their housing conditions, net of the effect of race/ethnicity?
2. Do nativity-status differentials vary across racial/ethnic groups?
3. How do all groups compare?
4. How do these differences vary for owners and renters?

To begin to address these questions we employ simple descriptive comparisons.

Table 1 presents for renters and owners separately the percentage of foreign- and native-born households that are crowded and that live in inadequate units. The data indicate only weak support for the idea, derived from the spatial assimilation model, that nativity-status differences in housing conditions are attenuated for owners versus renters. On the one hand, support is seen in the finding that foreign-born renters are significantly more likely than native-born renters to live in severely inadequate housing, whereas no statistically significant difference exists among owners. However, with respect to the chances of living in moderately inadequate housing, no nativity-status differences exist among owners or renters. Furthermore, the data indicate that foreign-born households are significantly more likely than native-born households to live in crowded housing regardless of whether they are renters or owners, and the magnitude of the difference is actually *larger* among owners.

The observed differences in quality evident in table 1 may stem from group differences in key socioeconomic, demographic, and locational predictors, among which race/ethnicity may play a key role. Indeed, Hispanics comprise the largest single group of foreign-born households for both owners (35.8 percent) and renters (48.9 percent). Thus, it may be that the relative overrep-

¹⁴The correlations among these independent variables fall under 0.50 (results are available upon request from the authors). The only exceptions are two instances where the dummy variables refer to categories of the same overall variable and, therefore, present unavoidable circumstances. For example, among owners, the correlation between the indicator for high school graduates is correlated at -0.724 with the indicator for those with at least some college education. Among renters, the same dummy variables are correlated at -0.596.

Table 1. Housing Characteristics of Foreign- and Native-Born Households by Housing Tenure in Metropolitan America, 2001 (Weighted)

Characteristic	Percentage			
	Renters		Owners	
	Foreign Born	Native Born	Foreign Born	Native Born
Crowding				
(> 1 person/room)	15.01***	2.95	6.50***	0.83
(> 1.5 persons/room)	4.09***	0.59	1.16***	0.07
Housing quality				
Unit is moderately inadequate	7.96	7.08	2.24	2.36
Unit is severely inadequate	4.69***	3.37	1.60	1.27
N	2,009	9,088	2,079	19,374

Source: Tabulations of the 2001 AHS (U.S. Bureau of the Census 2002g).

*** $p \leq 0.01$. Indicates that the difference between foreign and native born is significant.

resentation of Hispanics may depress the overall quality of housing for foreign-born households, thereby contributing to the disparities observed in table 1 and pointing to the need to control for race/ethnicity to identify the unique effect of nativity status.

Tables 2 and 3 present the housing characteristics of foreign- and native-born households according to race/ethnicity. Two sets of significance tests are presented. The first evaluates differences using native-born whites as the common reference group, and the second evaluates nativity-status differences within racial/ethnic groups.

Starting with crowding, and looking first at renters, native-born white households are the least likely, and foreign-born Hispanics the most likely, to be crowded when this outcome is measured as more than one person per room. When the extreme measure is used, native-born white households continue to exhibit low levels of crowding, but the levels for native-born Asians and foreign-born whites are similar. Among owners, native-born whites continue to be the least crowded, but statistically similar levels of crowding emerge for foreign-born whites (at both levels) and for foreign-born blacks (only with respect to extreme crowding).

The tendency for native- and foreign-born whites to experience the lowest levels of crowding suggests preliminary support for the place stratification model. Indeed, there is only one instance where a nativity-status difference in crowding emerges as significant among whites. What are the nativity-status differences within the racial/ethnic groups? In contrast to whites, foreign-born Hispanic and black households are consistently more likely to be crowded than their native-born counterparts, regardless of tenure status (with the

Table 2. Housing Characteristics of Foreign- and Native-Born Households by Race/Ethnicity and Housing Tenure in Metropolitan America, 2001, Renters (Weighted)

Characteristic	Native Born				Foreign Born			
	Non-Hispanic Whites	Non-Hispanic Blacks	Hispanics	Asians	Non-Hispanic Whites	Non-Hispanic Blacks	Hispanics	Asians
Crowding								
(> 1 person/room)	1.40	4.32***	9.54***	3.80**	4.85***	8.49***	22.66***	9.93***
(> 1.5 persons/room)	0.31	0.89***	1.70***	0.42	0.79	1.49***	6.33***	3.23***
Housing quality								
Unit is moderately inadequate	5.54	10.06***	9.48***	7.74	8.37**	7.36	8.23***	7.25
Unit is severely inadequate	2.49	4.91***	4.85***	5.61**	2.48	7.31***	5.20***	4.29**
N	5,807	2,236	888	157	392	209	982	427

Source: Tabulations of the 2001 AHS (U.S. Bureau of the Census 2002g).

** $p \leq 0.05$. *** $p \leq 0.01$. Indicates that the difference between native-born whites and the group is significant; shading indicates a significant difference of at least $p \leq 0.10$ between native- and foreign-born blacks, Hispanics, or Asians.

Table 3. Housing Characteristics of Foreign- and Native-Born Households by Race/Ethnicity and Housing Tenure in Metropolitan America, 2001, Owners (Weighted)

Characteristic	Native Born				Foreign Born			
	Non-Hispanic Whites	Non-Hispanic Blacks	Hispanics	Asians	Non-Hispanic Whites	Non-Hispanic Blacks	Hispanics	Asians
Crowding								
(> 1 person/room)	0.52	1.63***	4.10***	3.78***	0.57	5.47***	14.69***	3.21***
(> 1.5 persons/room)	0.04	0.11***	0.43***	0.42**	0.00	0.00	2.85***	0.58***
Housing quality								
Unit is moderately inadequate	1.78	5.68***	6.16***	1.31	0.70**	0.00	4.57***	1.53**
Unit is severely inadequate	1.23	1.67***	1.11	0.98	1.78	1.67	1.90	0.83***
N	16,353	1,920	908	193	736	108	744	491

Source: Tabulations of the 2001 AHS (U.S. Bureau of the Census 2002g).

** $p \leq 0.05$. *** $p \leq 0.01$. Indicates that the difference between native-born whites and the group is significant; shading indicates a significant difference of at least $p \leq 0.10$ between native- and foreign-born blacks, Hispanics, or Asians.

exception of extreme crowding among blacks), while among Asians, foreign-born households are significantly more likely to be crowded than their native-born counterparts among renters only. Thus, for whites and Asians, but not for Hispanics and blacks, nativity-status differences in crowding tend to disappear once households enter the owned submarket. Taken together, these results reaffirm the preliminary evidence supporting the place stratification model. Although nativity-status differences exist among blacks and Hispanics, as predicted under the spatial assimilation model, the fact that native- and foreign-born minorities are significantly more likely than whites to be overcrowded, particularly in the owner submarket, suggests that these results provide more preliminary evidence for the place stratification model.

Turning to physical quality, and starting with renters, native-born white households again appear to have the least experience with poor-quality housing conditions, although the levels of moderate inadequacy reported by native- and foreign-born Asians and by foreign-born blacks are statistically similar. When the severe inadequacy measure is used, only foreign-born whites experience statistically similar levels. Thus, foreign- and native-born minority renter households are more likely than all white renter households to experience the poorest conditions. Among owners, native-born Asians and foreign-born blacks again experience levels of moderate inadequacy that are statistically indistinguishable from those of native-born whites, while native-born blacks and foreign-born Asians are the only two groups to register significantly higher levels of severe inadequacy.

Thus, for whites, there are two nativity-status differences. On the one hand, foreign-born owners report significantly lower levels of moderate inadequacy than their native-born counterparts. Alternatively, foreign-born renters report significantly higher levels of moderate inadequacy than their native-born counterparts. This inconsistency does not support the spatial assimilation model. An absence of nativity-status differences emerges for the other three racial/ethnic groups, the sole exception being a significantly lower level of moderate inadequacy reported among foreign-born versus native-born black owners. The evidence culled from the descriptive analyses of inadequacy also points to support for the place stratification model. Race/ethnicity is clearly more important in being associated with differences in inadequacy, particularly moderate inadequacy, than nativity status. This pattern exists in both the rental and owner submarkets.

Theory suggests that the differences we see in housing quality among owners and renters may reflect group differences in key social and economic characteristics. Tables 4 and 5 present these data for renters and owners. As in

Table 4. Household Characteristics of Foreign- and Native-Born Households by Race/Ethnicity and Housing Tenure in Metropolitan America, 2001, Renters (Weighted)

Characteristic	Native Born				Foreign Born			
	Non-Hispanic Whites	Non-Hispanic Blacks	Hispanics	Asians	Non-Hispanic Whites	Non-Hispanic Blacks	Hispanics	Asians
Household characteristics								
Age (mean)	41.70	40.49**	37.68***	33.20***	46.24***	38.43	38.57***	38.33***
Couple-headed household	25.77	18.71***	33.62***	27.67	41.82***	39.46***	51.97***	58.37***
Presence of								
Children under 18	26.45	47.72***	49.81***	23.15	26.53	48.98***	60.00***	37.42***
Others in the household beyond the nuclear family	18.86	21.13**	26.98***	24.58*	20.00	26.96***	43.04***	32.84***
Education								
Less than high school	15.57	28.52***	34.47***	13.26	18.60	22.44***	57.52***	16.54
High school diploma	26.24	30.37***	27.06	10.85***	21.70**	26.35	20.73***	14.91***
College and more	58.18	41.11***	38.47***	75.90***	59.69	51.21**	21.75**	68.55***
Total household income (median) ^a	\$30,000	\$20,000	\$24,000	\$40,000	\$26,000	\$28,505	\$24,000	\$35,500
Receiving public assistance	6.47	15.50***	15.21***	3.54	9.55**	5.46	8.02*	9.63***
Contextual characteristics								
Region								
North	22.29	21.15	26.14***	16.67*	40.56***	56.11***	20.33	23.04
South	30.20	44.93***	32.37	19.65***	13.62***	28.51	28.58	14.10***
Midwest	21.79	21.68	8.46***	5.85***	12.03	5.84***	5.18***	13.05***
West	25.72	12.23***	33.03***	57.82	33.78***	9.53***	45.91***	49.80***
Central city	44.51	68.94***	62.49***	56.38***	52.20***	75.13***	62.00***	56.89***
N	5,807	2,236	888	157	392	209	982	427

Source: Tabulations of the 2001 AHS (U.S. Bureau of the Census 2002g).

^aNo significance tests are conducted for medians.

* $p \leq 0.10$, ** $p \leq 0.05$, *** $p \leq 0.01$. Indicates that the difference between native-born whites and the group is significant; shading indicates a significant difference of at least $p \leq 0.10$ between native- and foreign-born blacks, Hispanics, or Asians.

tables 2 and 3, two sets of statistical tests are presented. The first compares the household characteristics of all groups against those of native-born whites, while the second assesses the nativity-status differences for each racial/ethnic group.

Although native-born white renters tend to have the best housing conditions, they do not consistently exhibit an advantage with respect to the social and economic factors that, according to the spatial assimilation model, leads to superior housing conditions. For example, while native-born white households tend to have the oldest heads and to be the least likely to contain other adults, they are also among the least likely to be headed by married couples. Similarly, while just over 58 percent of native-born white householders have at least some college, foreign-born white householders exhibit similar levels of education, and all Asian householders, regardless of nativity status, report significantly higher levels of college attendance and completion. Moreover, native-born Asian and foreign-born black households report levels of public assistance that are statistically similar to those of native-born white households. However, native-born white renters are the least likely to live in the central city, a factor that probably influences their housing quality fairly heavily. Thus, the absence of a clear social and economic advantage for native-born white renters, in the face of a fairly clear advantage in housing outcomes, signals additional support for the ideas underlying the place stratification model.

The relative absence of nativity-status differences in physical inadequacy may stem from the generally superior characteristics of immigrant households. For example, foreign-born black households are more likely to be headed by married couples, less likely to receive public assistance, and more likely to be headed by a college-educated person than their native-born counterparts. Headship by a married couple is also more prevalent among foreign-born than native-born Asian and Hispanic households, although levels of college completion are lower among the foreign born of these groups (despite the fact that the levels of college attendance and completion among foreign-born Asian householders are very high). In addition, foreign-born Hispanic renters are less likely to receive public assistance than their native-born counterparts. However, the tendency for foreign-born households to exhibit higher levels of crowding may stem at least partially from their greater tendency to contain other adults and children.

Turning to owners (table 5), we again find that despite fairly consistent advantages in terms of housing conditions, native-born white households do not exhibit a parallel consistency in terms of advantaged household social and

Table 5. Household Characteristics of Foreign- and Native-Born Households by Race/Ethnicity and Housing Tenure in Metropolitan America, 2001, Owners (Weighted)

Characteristic	Native Born				Foreign Born			
	Non-Hispanic Whites	Non-Hispanic Blacks	Hispanics	Asians	Non-Hispanic Whites	Non-Hispanic Blacks	Hispanics	Asians
Household characteristics								
Age (mean)	51.92	50.60**	46.69***	45.13***	54.95***	45.27***	45.22***	44.53***
Couple-headed household	64.81	46.62***	66.89	71.88**	65.79	64.36	75.71***	78.70***
Presence of								
Children under 18	34.65	43.43***	50.90***	43.82***	30.90**	60.87***	65.22***	54.63***
Others in the household beyond the nuclear family	21.93	35.80***	30.95***	37.43***	26.23***	44.27***	46.78***	47.40***
Education								
Less than high school	11.00	21.43***	26.79***	9.69	15.91***	15.14	51.53***	10.40
High school diploma	27.19	26.79	24.05**	11.15***	23.34**	17.91**	18.10***	18.33***
College and more	61.81	51.78**	49.15***	79.16***	60.75	66.94	30.37***	71.28***
Total household income (median) ^a	\$60,000	\$43,000	\$44,400	\$70,000	\$61,000	\$56,169	\$41,000	\$71,000
Receiving public assistance	1.86	5.88***	3.00**	3.60*	2.23	0.98	3.52***	2.65
Contextual characteristics								
Region								
North	21.59	13.63***	10.79***	11.23***	31.08***	48.32***	5.75***	19.33
South	33.28	54.89***	42.04***	11.73***	20.26***	39.65	41.76***	20.58***
Midwest	25.50	23.04	9.06***	11.40***	18.58***	2.71***	6.94***	10.04
West	19.62	8.44***	38.11***	65.63***	30.08***	9.32***	45.56***	50.06***
Central city	25.24	53.41***	44.62***	27.19	34.46***	44.59***	39.78***	39.15***
N	16,353	1,920	908	193	736	108	744	491

Source: Tabulations of the 2001 AHS (U.S. Bureau of the Census 2002g).

^aNo significance tests are conducted for medians.

* $p \leq 0.10$, ** $p \leq 0.05$, *** $p \leq 0.01$. Indicates that the difference between native-born whites and the group is significant; shading indicates a significant difference of at least $p \leq 0.10$ between native- and foreign-born blacks, Hispanics, or Asians.

economic characteristics. Like renters, however, native-born white owners (along with native-born Asians) are least likely to live in the central city, a factor that may contribute to their general edge in housing conditions. As was also seen among renters, minority immigrant households tend to be better off on a number of dimensions than their native-born counterparts.

Predicting housing conditions among renters and owners:

The case of crowding

How do nativity status/year of arrival, and race/ethnicity affect the housing conditions of renters and owners? Table 6 begins to address this question by presenting the results of logistic regression models predicting crowding according to market segment. The results indicate effects of nativity status/time since arrival that support the tenets of the spatial assimilation model, but effects of race/ethnicity also point to the relevance of hypotheses derived from the place stratification model. For example, among renters and owners (models 1 and 3, respectively) the results show that foreign-born households are significantly more likely to be crowded than native-born households¹⁵ and that, in general, the log odds of crowding rise as time since arrival falls. Thus, living in crowded units appears to be a function of nativity status, above and beyond the influence of all other potentially confounding factors. However, the results also reveal the significance of race/ethnicity in predicting household crowding. Regardless of market segment, blacks, Hispanics, and Asians are significantly more likely to be crowded than whites. Moreover, the enhanced odds of crowding appear to be largest among Hispanics, particularly among owners.

To address questions on the direction of nativity-status differences within racial/ethnic groups and the relative ranking of all groups, we summarize the effects of nativity status/year of entry for each group in table 7. These results derived from re-estimating the main interaction models (i.e., those shown in columns 2 and 4 in table 6) and substituting a different native-born group as the reference group. For whites, the results summarized in table 7 are identical to those shown in table 6.

The results in table 7 indicate that there are varying effects of nativity status/time since arrival within racial/ethnic groups. Among white renters (column 1 of table 7 and model 2 of table 6), the log odds of crowding clearly

¹⁵One exception to this overall finding is for renters. Foreign-born households that entered before 1980 and native-born households have equal levels of crowding.

Table 6. Logistic Regression Coefficients of Models Predicting Household Crowding (Weighted)

Variables	Renters		Owners	
	Foreign Born vs. Native Born (1)	Nativity Status Interacted with Race/Ethnicity (2)	Foreign Born vs. Native Born (3)	Nativity Status Interacted with Race/Ethnicity (4)
Nativity status				
Foreign-born by year of entry (reference is native born)		NA		NA
Entered 1990 or later	0.5972*** (0.1459)	NA	0.6195** (0.2712)	NA
Entered between 1980 and 1989	0.6752*** (0.1602)	NA	0.5805*** (0.2138)	NA
Entered before 1980	0.2990 (0.2194)	NA	0.5349** (0.2163)	NA
Native-born whites (reference)	NA		NA	
Foreign-born whites ^a				
Entered 1990/1980 or later	NA	1.1041*** (0.3507)	NA	0.1369 (0.7249)
Entered before 1990/1980	NA	1.0664** (0.4320)	NA	-0.0328 (0.7053)
Foreign-born blacks ^a				
Entered 1990/1980 or later	NA	1.6955*** (0.3663)	NA	2.2723*** (0.5195)
Entered before 1990/1980	NA	0.3498 (0.5368)	NA	0.7586 (1.0204)
Foreign-born Hispanics ^a				
Entered 1990/1980 or later	NA	1.5856*** (0.1855)	NA	1.9141*** (0.2171)
Entered before 1990/1980	NA	1.6739*** (0.1789)	NA	1.9093*** (0.2442)
Foreign-born Asians ^a				
Entered 1990/1980 or later	NA	1.4121*** (0.2807)	NA	0.9006*** (0.3441)
Entered before 1990/1980	NA	1.5878*** (0.2958)	NA	1.0159* (0.5463)
Native-born blacks	NA	0.8828*** (0.1678)	NA	0.5301** (0.2317)
Native-born Hispanics	NA	1.1309*** (0.1753)	NA	1.1725*** (0.2249)
Native-born Asians	NA	0.7123 (0.4847)	NA	1.4028*** (0.4274)
Race/ethnicity (reference is whites)				
Black, non-Hispanic	0.7527*** (0.1549)	NA	0.6591*** (0.2168)	NA
Hispanic	1.0077*** (0.1503)	NA	1.3187*** (0.1974)	NA
Asian	0.7873*** (0.2219)	NA	0.6266** (0.2901)	NA

Table 6. Logistic Regression Coefficients of Models Predicting Household Crowding (Weighted) *Continued*

Variables	Renters		Owners	
	Foreign Born vs. Native Born (1)	Nativity Status Interacted with Race/Ethnicity (2)	Foreign Born vs. Native Born (3)	Nativity Status Interacted with Race/Ethnicity (4)
Household characteristics				
Age	-0.0229*** (0.0048)	-0.0248*** (0.0048)	-0.0072 (0.0060)	-0.0068 (0.0060)
Couple-headed household	1.2221*** (0.1124)	1.2290*** (0.1126)	0.4729*** (0.1658)	0.4731*** (0.1662)
Presence of				
Children under 18	2.4588*** (0.1645)	2.4585*** (0.1645)	3.3192*** (0.3106)	3.3167*** (0.3111)
Others in the household beyond the nuclear family	1.3453*** (0.1085)	1.3572*** (0.1091)	1.2872*** (0.1419)	1.2867*** (0.1423)
Education (reference is less than high school)				
High school diploma	-0.5369*** (0.1233)	-0.5386*** (0.1237)	-0.6801*** (0.1708)	-0.6677*** (0.1721)
College and more	-1.0627*** (0.1302)	-1.0748*** (0.1308)	-1.3358*** (0.1684)	-1.3403*** (0.1699)
Total household income	0.0011 (0.0012)	0.0011 (0.0012)	-0.0015 (0.0010)	-0.0016 (0.0010)
Receiving public assistance	0.5148*** (0.1468)	0.4773*** (0.1473)	1.0439*** (0.2472)	1.0591*** (0.2489)
Contextual characteristics				
Region (reference is the West)				
North	-0.1817 (0.1325)	-0.1451 (0.1336)	-0.5309** (0.2198)	-0.5056** (0.2228)
South	-0.5665*** (0.1303)	-0.5572*** (0.1308)	-0.5074*** (0.1620)	-0.4911*** (0.1631)
Midwest	-0.6838*** (0.1842)	-0.6902*** (0.1847)	-0.1804 (0.1953)	-0.1632 (0.1960)
Central city	0.1811* (0.1051)	0.1833* (0.1050)	0.2281* (0.1343)	0.2552* (0.1349)
Intercept	-4.9306*** (0.2819)	-4.9528*** (0.2844)	-6.7885*** (0.4933)	-6.7965*** (0.4962)
Model chi square	1,603.53***	1,610.91***	1,054.95***	1,064.86***
df	18	23	18	23
Percentage of cases correctly predicted	95.0	95.1	98.7	98.7
N	11,187		21,363	

Source: Tabulations of the 2001 AHS (U.S. Bureau of the Census 2002g).

^a 1990 is used as the cutoff for renters, while 1980 is used for owners.

NA = not applicable.

* $p \leq 0.10$. ** $p \leq 0.05$. *** $p \leq 0.01$.

increase as time since arrival diminishes, paralleling results for the pooled sample. Yet among white owners (column 5 of table 7 and model 4 of table 6), the effect of nativity status/time since arrival is not significant. Among Hispanic renters and owners (columns 3 and 7, table 7), all foreign-born Hispanic households, regardless of year of entry, are also more likely to be crowded than native-born Hispanic households, while among blacks (columns 2 and 6, table 7), only the most recently arrived blacks experience higher log odds of crowding. Regardless of market segment, however, there are no effects of nativity status/year of arrival among Asians.

These results indicate that for blacks and Hispanics, homeownership does not eliminate differences by nativity status, while for whites and Asians, it does. Once recently arrived white immigrants become homeowners, they are as able as native-born whites to find housing large enough to accommodate their households without experiencing crowding. Thus, the spatial assimilation process appears to work more successfully for whites than for blacks and Hispanics, a finding common in the literature on locational attainment (Alba and Logan 1992; Rosenbaum and Friedman 2001; Rosenbaum et al. 1999; Schill, Friedman, and Rosenbaum 1998). For Asians, the general absence of nativity-status differences, coupled with the high levels of crowding experienced by all members of this group, echo results of previous research showing that English-language proficiency, another indicator of acculturation, has weakened as a determinant of locational attainment among Asians (Alba et al. 1999). It may be that the high levels of crowding experienced by native- and foreign-born Asians alike reflect continuing ties to immigrant networks or cultural preferences that place the well-being of the group above individual privacy. While living in a crowded household may be a disadvantage by U.S. standards, it is important to remember that not all immigrants share this negative evaluation, a fact that slightly weakens the use of this variable as an indicator of poor-quality housing. Norms influencing household size or composition, or the obligations toward family or friends, may be culturally contingent (see Myers, Baer, and Choi 1996).

The group that appears to experience the best housing conditions is native-born whites, who are the least likely to be crowded among both renters and owners. Joining native-born whites in having low levels of crowding once other factors are controlled for are native-born Asians and the earliest-arriving foreign-born blacks among renters, and among owners, all foreign-born whites and foreign-born blacks who arrived before 1980 (columns 1 and 4, table 7). At the bottom of the hierarchy are foreign-born Hispanics, who experience higher odds of crowding than all native-born households, apart from native-born Asian owners (columns 1 through 8, table 7). In between these

extremes sit the other groups, including native-born blacks. Indeed, despite the expectations of the place stratification model that black households would experience the worst housing conditions, foreign-born Hispanic and Asian households, along with the most recently arrived foreign-born black households, are more crowded in the rental market. In the owned market, native-born blacks are less crowded than native-born Hispanic and Asian households and various other foreign-born households. Thus, although native-born black households are less able than comparable white households to purchase homes of a sufficient size to avoid crowding, they are more successful at doing so than other native- and foreign-born minorities.

Table 7. Signs and Significance of Key Nativity Status/Year of Entry/Race/Ethnicity Logistic Regression Coefficients of Models Predicting Household Crowding with Alternate Reference Groups (Weighted)

Nativity status	Renters (Reference group is native-born)				Owners (Reference group is native-born)			
	White (1)	Black (2)	Hispanic (3)	Asian (4)	White (5)	Black (6)	Hispanic (7)	Asian (8)
	Native-born whites	reference	—***	—***	NS	reference	—**	—***
Foreign-born whites ^a								
Entered 1990/1980 or later	+***	NS	NS	NS	NS	NS	NS	NS
Entered before 1990/1980	+**	NS	NS	NS	NS	NS	—*	—*
Foreign-born blacks ^a								
Entered 1990/1980 or later	+***	+**	NS	+*	+***	+***	+**	NS
Entered before 1990/1980	NS	NS	NS	NS	NS	NS	NS	NS
Foreign-born Hispanics ^a								
Entered 1990/1980 or later	+***	+***	+**	+*	+***	+***	+***	NS
Entered before 1990/1980	+***	+***	+***	+**	+***	+***	+***	NS
Foreign-born Asians ^a								
Entered 1990/1980 or later	+***	+*	NS	NS	+***	NS	NS	NS
Entered before 1990/1980	+***	+**	NS	NS	+*	NS	NS	NS
Native-born blacks	+***	reference	NS	NS	+**	reference	—**	—*
Native-born Hispanics	+***	NS	reference	NS	+***	+**	reference	NS
Native-born Asians	NS	NS	NS	reference	+***	+*	NS	reference

Source: Tabulations of the 2001 AHS (U.S. Bureau of the Census 2002g).

Note: Results in columns 1 and 5 are identical to those of models 2 and 4, respectively, in table 6.

^a 1990 is used as the cutoff for renters, while 1980 is used for owners.

NS = not significant.

* $p \leq 0.10$. ** $p \leq 0.05$. *** $p \leq 0.01$.

With respect to the issue of whether race/ethnicity or nativity status/year of entry plays the dominant role in predicting crowding, the evidence suggests that it is race/ethnicity. Among renters, the coefficients for all foreign-born minority groups—with the notable exception of the earliest-arriving foreign-born blacks—are larger than the coefficients for the respective foreign-born white immigrant groups. Thus, it appears that foreign-born white renters are less likely to be crowded than their foreign-born nonwhite counterparts. However, among renters, there are no significant differences between foreign-born whites and native-born minorities (columns 2 to 4, table 7). Among owners, the relative importance of race/ethnicity is clearer, both in terms of the apparent differences between foreign-born whites and foreign-born nonwhites, and between foreign-born whites and native-born Hispanics and Asians. This pattern of results suggests support for the place stratification model's emphasis on race/ethnicity as a key determinant of housing outcomes.

*Predicting housing conditions among owners and renters:
The case of inadequacy*

Table 8 continues the analysis by focusing on the housing quality (moderate or severe levels of inadequacy) of native- and foreign-born renters and owners. The persistent effect of race/ethnicity is more clear-cut here than in the household crowding analysis. Among renters, model 1 shows that nativity status is insignificant, but that black, Hispanic, and Asian households are significantly more likely than whites to live in moderately to severely inadequate housing. The results in model 2 highlight the importance of race/ethnicity even further. Among renters, foreign- and native-born blacks, Hispanics, and Asians are significantly more likely than native-born whites to live in poor-quality housing, but foreign-born whites are statistically no more or less likely than native-born whites to live in inadequate housing.¹⁶ Moreover, as we show in table 9, the foreign-born contingent of each racial/ethnic group experiences log odds of living in inadequate rental housing statistically similar to those for all native-born minority households (see columns 2 to 4 of table 9). In addition, for native-born minority households, the odds of living in inadequate housing are statistically indistinguishable. Taken together, these results suggest that among renters, native- and foreign-born whites experience the highest-quality housing, followed by all other households. These results indicate little support for the existence of a distinct racial/ethnic hierarchy in housing

¹⁶ Foreign-born blacks who entered before 1990 and foreign-born Asians who entered after 1990, however, are just as likely as native-born whites to live in poorer-quality housing.

Table 8. Logistic Regression Coefficients of Models Predicting Housing Quality (Weighted)

Variables	Renters		Owners	
	Foreign Born vs. Native Born	Nativity Status Interacted with Race/Ethnicity	Foreign Born vs. Native Born	Nativity Status Interacted with Race/Ethnicity
	(1)	(2)	(3)	(4)
Nativity status				
Foreign-born by year of entry (reference is native-born)		NA		NA
Entered 1990 or later	-0.0217 (0.1205)	NA	-0.0622 (0.2727)	NA
Entered between 1980 and 1989	0.1540 (0.1341)	NA	-0.4245* (0.2328)	NA
Entered before 1980	-0.1182 (0.1623)	NA	-0.3145* (0.1833)	NA
Native-born whites (reference)	NA		NA	
Foreign-born whites ^a				
Entered 1990/1980 or later	NA	0.2121 (0.2414)	NA	0.1919 (0.3608)
Entered before 1990/1980	NA	0.3026 (0.2330)	NA	-0.4497 (0.3259)
Foreign-born blacks ^a				
Entered 1990/1980 or later	NA	0.4951* (0.2975)	NA	-0.8151 (1.0916)
Entered before 1990/1980	NA	0.4432 (0.2729)	NA	-0.9285 (1.0511)
Foreign-born Hispanics ^a				
Entered 1990/1980 or later	NA	0.3559** (0.1645)	NA	0.2883 (0.2312)
Entered before 1990/1980	NA	0.4691*** (0.1403)	NA	0.5605** (0.2253)
Foreign-born Asians ^a				
Entered 1990/1980 or later	NA	0.3455 (0.2131)	NA	-0.0839 (0.3552)
Entered before 1990/1980	NA	0.3977* (0.2349)	NA	-0.3712 (0.5864)
Native-born blacks	NA	0.5335*** (0.0820)	NA	0.5401*** (0.1065)
Native-born Hispanics	NA	0.4754*** (0.1117)	NA	0.6756*** (0.1434)
Native-born Asians	NA	0.5660** (0.2419)	NA	-0.0667 (0.4897)
Race/ethnicity (reference is whites)				
Black, non-Hispanic	0.5062*** (0.0788)	NA	0.5076*** (0.1054)	NA
Hispanic	0.4254*** (0.0974)	NA	0.6937*** (0.1293)	NA
Asian	0.3888** (0.1512)	NA	0.0625 (0.2799)	NA

Table 8. Logistic Regression Coefficients of Models Predicting Housing Quality (Weighted) *Continued*

Variables	Renters		Owners	
	Foreign Born vs. Native Born (1)	Nativity Status Interacted with Race/Ethnicity (2)	Foreign Born vs. Native Born (3)	Nativity Status Interacted with Race/Ethnicity (4)
Household characteristics				
Age	-0.0028 (0.0020)	-0.0033 (0.0020)	-0.0063** (0.00261)	-0.0064** (0.0026)
Couple-headed household	-0.1330* (0.0769)	-0.1281* (0.0769)	-0.3677*** (0.0801)	-0.3670*** (0.0801)
Presence of				
Children under 18	-0.0120 (0.0728)	-0.0083 (0.0728)	0.1129 (0.0904)	0.1135 (0.0903)
Others in the household beyond the nuclear family	0.0719 (0.0731)	0.0782 (0.0732)	-0.0305 (0.0860)	-0.0336 (0.0861)
Education (reference is less than high school)				
High school diploma	-0.2728*** (0.0866)	-0.2777*** (0.0867)	-0.7382*** (0.1077)	-0.7370*** (0.1079)
College and more	-0.2274*** (0.0807)	-0.2369*** (0.0811)	-0.6994*** (0.0966)	-0.6964*** (0.0969)
Total household income	-0.0015* (0.0009)	-0.0015* (0.0008)	-0.0024*** (0.0006)	-0.0024*** (0.0006)
Receiving public assistance	0.4631*** (0.0931)	0.4549*** (0.0934)	0.4512** (0.1771)	0.4450** (0.1772)
Contextual characteristics				
Region (reference is the West)				
North	0.3345*** (0.0867)	0.3340*** (0.0873)	0.3910*** (0.1282)	0.3992*** (0.1285)
South	-0.0337 (0.0870)	-0.0313 (0.0872)	0.5325*** (0.1106)	0.5289*** (0.1108)
Midwest	0.0119 (0.1007)	0.0165 (0.1009)	0.1468 (0.1289)	0.1451 (0.1290)
Central city	0.2861*** (0.0657)	0.2868*** (0.0658)	0.3088*** (0.0784)	0.3061*** (0.0785)
Intercept	-2.2700*** (0.1501)	-2.2682*** (0.1502)	-2.5957*** (0.2155)	-2.5967*** (0.2158)
Model chi square	218.47***	219.49***	314.88***	319.83***
<i>df</i>	18	23	18	23
Percentage of cases correctly predicted	89.2	89.2	96.5	96.5
N	11,187		21,363	

Source: Tabulations of the 2001 AHS (U.S. Bureau of the Census 2002g).

^a 1990 is used as the cutoff for renters, while 1980 is used for owners.

NA = not applicable.

* $p \leq 0.10$. ** $p \leq 0.05$. *** $p \leq 0.01$.

Table 9. Signs and Significance of Key Nativity Status/Year of Entry/Race/Ethnicity Logistic Regression Coefficients of Models Predicting Housing Quality with Alternate Reference Groups (Weighted)

Nativity status	Renters (Reference group is native-born)				Owners (Reference group is native-born)			
	White (1)	Black (2)	Hispanic (3)	Asian (4)	White (5)	Black (6)	Hispanic (7)	Asian (8)
Native-born whites	reference	—***	—***	—***	reference	—***	—***	NS
Foreign-born whites ^a								
Entered 1990/1980 or later	NS	NS	NS	NS	NS	NS	NS	NS
Entered before 1990/1980	NS	NS	NS	NS	NS	—***	—***	NS
Foreign-born blacks ^a								
Entered 1990/1980 or later	+*	NS	NS	NS	NS	NS	NS	NS
Entered before 1990/1980	NS	NS	NS	NS	NS	NS	NS	NS
Foreign-born Hispanics ^a								
Entered 1990/1980 or later	+**	NS	NS	NS	NS	NS	NS	NS
Entered before 1990/1980	+***	NS	NS	NS	+**	NS	NS	NS
Foreign-born Asians ^a								
Entered 1990/1980 or later	NS	NS	NS	NS	NS	—*	—**	NS
Entered before 1990/1980	+*	NS	NS	NS	NS	NS	—*	NS
Native-born blacks	+***	reference	NS	NS	+***	reference	NS	NS
Native-born Hispanics	+***	NS	reference	NS	+***	NS	reference	NS
Native-born Asians	+**	NS	NS	reference	NS	NS	NS	reference

Source: Tabulations of the 2001 AHS (U.S. Bureau of the Census 2002g).

Note: Results in columns 1 and 5 are identical to those of models 2 and 4, respectively, in table 8.

^a 1990 is used as the cutoff for renters, while 1980 is used for owners.

NS = not significant.

p* 0.10. *p* 0.05. ****p* 0.01.

outcomes; if anything, it appears that the white/nonwhite dichotomy may more adequately characterize patterns in housing quality.

The results for homeowners reveal different effects for nativity status/time since arrival and race/ethnicity. Specifically, the results in model 3 in table 8 reveal that foreign-born households that entered before 1990 are significantly less likely than native-born households to live in physically inadequate housing, once a range of theoretically relevant factors—including race/ethnicity—are taken into account. Thus, immigrant households are actually more successful than native-born households in achieving higher quality after entering the owned market. By contrast, blacks and Hispanics are significantly more likely than whites to live in poor-quality housing, but no difference exists

between Asians and whites. The results for owners, unlike renters, reveal more evidence of a racial/ethnic hierarchy in housing quality. Model 4 shows that relative to native-born whites, foreign-born Hispanics who entered before 1980 and native-born blacks and Hispanics are more likely to live in inadequate housing. Native-born blacks and Hispanics appear to live in the worst-quality housing. When they are the reference groups, foreign-born white and Asian owners and native-born white owners are significantly less likely to live in poor-quality housing (columns 6 and 7 in table 9).¹⁷ The results for foreign-born blacks, however, are the only findings that do not support the notion that the racial/ethnic hierarchy found in previous research exists here. Model 4 (table 8) reveals that foreign-born black owners are significantly no more or less likely than similarly situated native-born white owners to live in inadequate housing. Thus, it appears that native-born blacks and native- and foreign-born Hispanics occupy the worst-quality housing among owners, while native- and foreign-born whites and Asians and foreign-born blacks occupy better housing.

All told, then, the results in tables 6 through 9 reveal the persistence of the effect of race/ethnicity in predicting the housing conditions of renters and homeowners. Clearly, native-born whites occupy a superior position in the housing market and are often joined in this position by foreign-born whites, particularly those who have been in this country for some time. It is interesting to note, however, that a clear-cut racial/ethnic hierarchy does not emerge from the findings. Native-born blacks do not necessarily experience the worst housing conditions, as was predicted by the place stratification model. Perhaps most important, native-born blacks appear to be more successful at achieving high-quality housing once they have entered the owned market than many other minority groups, both foreign and native born. Moreover, foreign-born blacks who have been in this country for over 20 years actually exhibited relatively high-quality outcomes, that is, levels of housing quality statistically similar to those enjoyed by native-born whites, regardless of market segment. Apart from this anomaly, though, for the most part, foreign- and native-born minority households tend to be consistently disadvantaged in the housing market relative to native-born whites and, frequently, foreign-born whites, suggesting that race/ethnicity has a more powerful effect on housing outcomes than nativity status/year of entry.

¹⁷ When native-born blacks are the reference group, foreign-born whites who entered before 1980 and foreign-born Asians who entered after 1980 are significantly less likely to live in inadequate housing. When native-born Hispanics are the reference group, foreign-born whites who entered before 1980 and all foreign-born Asians are significantly less likely to live in poorer-quality housing.

Effects of background characteristics

With regard to the effects of demographic and socioeconomic characteristics, we find support for the spatial assimilation model (tables 6 and 8). Specifically, households that do not receive public assistance, that are located in the suburbs, and that are headed by older and more educated people consistently live in less crowded, better-quality housing. Households that have more income and are headed by married couples are also significantly more likely to live in better-quality housing. However, married-couple households and those with other adults are significantly more likely to be crowded. For the most part, the predictors of crowding and housing quality do not vary between renter and owner households and generally conform to the expectations of the spatial assimilation model.

The effects of region are somewhat inconsistent. Renters in the South and Midwest are less likely to be crowded than those in the West (table 6), while renters in the North are more likely to live in inadequate housing (table 8). Among owners, households living in the North and South are less likely to be crowded (table 6), but more likely to live in inadequate housing than their counterparts in the West (table 8).

Discussion

The goals of this article were essentially threefold. One was to evaluate the nature of nativity-status differences in housing conditions by asking whether such differences emerged net of race/ethnicity and whether they were consistent in direction for all groups. A second, related goal was to evaluate the relative importance of race/ethnicity and nativity status by comparing the housing outcomes of all groups. But our final goal was the most important and related to evaluating whether nativity-status differences were similar in the rental and owned submarkets. While the spatial assimilation model suggests that differences among owners should diminish or disappear, the place stratification model argues that minority households, including foreign-born minority households, should experience the least desirable housing outcomes, regardless of tenure type.

At the bivariate level, we found that immigrant households were significantly more likely than native-born households to live in crowded, poorer-quality housing. The immigrant disadvantage in housing existed for owners and renters, except for severely inadequate housing; among renters, immigrant households were more likely to live in such units than native-born households, but among owners, no difference existed. Controlling for other relevant factors did not eliminate the immigrant disadvantage in the case of crowding.

However, introducing controls eliminated the disadvantage for renters and caused immigrant owners to emerge as significantly less likely than native-born owners to live in poor-quality housing.

Additional analyses revealed that the latter findings for housing quality are explained by the fact that nativity-status differences (or lack thereof) are contingent on householders' race/ethnicity. For owners, the results suggested a hierarchy of access to better-quality housing: White and Asian households live in the best-quality housing, while native-born blacks and native- and foreign-born Hispanics live in the poorest-quality housing, and foreign-born blacks fall somewhere in between. For renters, there exists a white/nonwhite dichotomy with respect to housing quality: Native- and foreign-born white renters occupy the best-quality housing, while the other groups are equally likely to live in poorer-quality housing.

Our analyses of crowding also revealed that the immigrant disadvantage is conditioned by race/ethnicity. Whites are the least likely to be crowded. However, contrary to expectations, native-born blacks do not necessarily have the worst housing outcomes; native- and foreign-born Hispanics and Asians are either equally likely or more likely to live in crowded housing.

Nevertheless, relative to native-born households, immigrants continue to be more disadvantaged in terms of crowding. The fact that foreign-born households have a significant disadvantage could be related to some of the limitations of our data. By not controlling for immigrants' level of English-language proficiency or other factors related to—but not captured by—time since arrival, we may be overestimating the effect of nativity status on housing tenure. While the data we use do not permit us to isolate the precise mechanism responsible for this pattern, one possible explanation is the involvement of immigrant households in migration networks that bring friends and family to this country and often into other members' homes. As a result, immigrant households are at a greater risk of crowding than native-born households.

The most significant finding across all our analyses is the fact that nativity-status differences in housing outcomes are conditioned by race/ethnicity. That whites, regardless of nativity status, generally had the best housing outcomes is consistent with hypotheses derived from the place stratification model and creates pessimism about future reductions in racial/ethnic inequality. Indeed, insofar as high-quality housing conditions facilitate better health and social and economic well-being among families, the advantages exhibited by native- and foreign-born whites on these dimensions will likely help maintain the cleavage that separates whites from minorities, especially blacks and Hispanics.

The major contribution of our study, we believe, is showing that once native-born blacks and Hispanics attain homeownership, they occupy significantly lower-quality housing than their native- and foreign-born white counterparts, as well as foreign-born blacks and Asians. For renters, native-born blacks and Hispanics are only significantly disadvantaged relative to native-born whites. These findings suggest that perhaps the push toward homeownership among minorities in the past decade will not necessarily be as beneficial as has been projected. The fact that their housing quality is lower than that of comparable white owners may mean that native-born black and Hispanic owners are living in lower-quality neighborhoods than whites; this could limit the appreciation of their homes and thus, ultimately, their wealth. Future research should examine racial/ethnic differences in the neighborhood conditions of owners and renters. The little research that has been done in this vein finds, indeed, that minorities are much more likely than whites to own housing in the central cities as opposed to the suburbs (Fong and Shibuya 2000; Gyourko, Linneman, and Wachter 1994) and that black home buyers are more likely than their white counterparts to purchase homes in segregated neighborhoods (Immergluck 1998). It is interesting to note that our findings on housing conditions mirror those from research on conditions among renters in New York City (Schill, Friedman, and Rosenbaum 1998).

In regard to public policy, our findings suggest that policies targeted at racial/ethnic minorities will be useful in improving their access to homeownership and to higher-quality housing. These initiatives include efforts by the government to enforce federal, state, and local laws against racial/ethnic discrimination in housing. Further, steps need to be taken to ensure that the process underlying enforcement is as efficient and directed as possible. Many people who have been victims of housing discrimination state that the reason that they do not file claims is that they believe nothing will come of their efforts (Squires, Friedman, and Saidat 2002). In addition to enforcement, the public, particularly Hispanics whose population growth has occurred mostly in the post-civil rights era, must be educated about fair housing.

Investment in minority communities, like that promoted by the Community Reinvestment Act, is also critical in reducing the differences in the level of homeownership, as well as the level of housing quality, between minorities and whites. Both people- and place-based policies need to be used to the fullest to minimize the disadvantages in housing tenure and the conditions faced by nonwhite racial/ethnic groups, relative to whites, for the benefit of current and future generations.

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