Immigration, Ethnicity, and Housing-Success Hierarchies in Israel

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Abstract

The study assesses housing hierarchies among immigrants in Israel by investigating three different but complementary paths: homeownership, crowding, and access to housing goods. Data from the most recent Israeli census in 1995 (the 20% version file) allows us to classify the immigrant population by 46 countries or areas of origin, each meeting the criterion of having a minimum of 100 sample cases. I controlled for several confounding factors: immigration characteristics, community of residence, demographic and human-capital variables, household composition, and housing characteristics. The results of multivariate analyses suggest that membership in approximately half of the immigrant groups has a statistically significant effect on homeownership. Representing very different origin groups from developing countries in Asia and Africa, as well as developed areas in Western Europe and America, most of the effects are negative relative to the reference group of Polish Jews. The pace of home acquisition is fastest among immigrants from several former Soviet republics and slowest among Syrian and Ethiopian Israelis. A better ethnic hierarchy was found for the other two characteristics, crowding and housing goods, with immigrants from Asia, Africa, and Eastern Europe being at a disadvantage. Many of these gaps close as immigrants purchase housing and gain tenure in Israel. The pace of advancement, however, is not uniform. I speculate that the differences in pace reflect structural characteristics, cultural background, and immigration processes, as well as absorption policy, which were not fully indexed by the census data. The discussion addresses broader implications of the findings for ethnic differences and social stratification in immigration countries.

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1. INTRODUCTION

Today's students of sociology and ethnic inequality are inundated with literature on the acculturation of immigrants in host societies. Various domains are investigated, chiefly labor-market activities including participation in the labor force (Waxman 2001), occupational mobility (McAllister 1995), and income (Baker and Benjamin 1997; Borjas 1982; Chiswick 1978). Another perspective that has received considerable attention is the legal status and citizenship of immigrants (Castles and Davidson 2002). Social convergence in immigration countries has also been extensively evaluated through cultural and social prisms such as language proficiency (Alba and Nee 2003), spatial segregation (Gurak and Kritz 2000; Massey 1985), educational attainment (Boyd, Featherman and Matras 1980; Portes and Rumbaut 1990), fertility patterns (Nahmias 2004), and interethnic marriage (Lieberson and Waters 1988).

An important complementary domain of socio-economic achievement and adaptation that has attracted little attention is ownership of tangible goods (Alba and Logan 1992). Since immigrants typically arrive with limited capital and economic assets (Lewin-Epstein and Semyonov 2000), their consumption behavior and property purchase signify allocation of financial resources through labor-market participation and familiarity with the host culture. Among the various forms of immigrants' wealth accumulation and material well-being, homeownership is probably the single most studied criterion (Balakrishnan and Wu 1992; Borjas 2002; Krivo 1995; Myers and Lee 1998). The fact that homeownership entails a substantial financial investment makes it "a sign of commitment to the host society, in a manner consistent with assimilation theory" (Alba and Logan 1992: 1516). Ownership of dwelling enforces contacts with individuals of higher status and different ethnic backgrounds (Myers 2005) and, more generally, may strengthen immigrants' social identity and acceptance by main-stream groups (Balakrishnan and Wu 1992). Furthermore, since family housing has important implications for succession, it reflects disparities between immigrants and the native population as well as among different immigrant groups, and serves as an indicator of potential for intergenerational socioeconomic inequality (Hamnett, Harmer and Williams 1991; Saunders 1990). The permanence involved in purchasing a home is likely to foster an improvement in residential conditions and the acquisition of other household goods that combine to facilitate a comprehensive assessment of housing success.

Housing characteristics more generally help to establish a person's class status, economic activity, and political preferences and may also influence social relations, including those within family circles (Mitchell 1971; Slater 1997; United Nations 1989). The willingness of people to make housing decisions, especially in regard to discretionary goods, increases with better understanding of the local market, the perceived impact of the general economy on their households, and the security of their employment ("consumer confidence") (Garner 1991; McCray, Weber and Claypool 1986; Zagorski and McDonnell 1995). Therefore, in the case of immigrants, housing quality is an important indication of multi-faceted social and economic integration as well as the success of policy aimed at meeting immigrants' expectations and the host society's goals.

Early empirical evidences on the consumer behavior of immigrants quite consistently support the assimilation theory. As they prolong their residence in a new country and acquire heightened proficiency in its language, immigrants tend to improve their living conditions and increase their consumption of goods, thereby narrowing initial disparities vis-à-vis the native population (Alba and Logan 1992; Coulson 1999; Myers and Lee 1998; Bourassa 1994; Lewin-Epstein, Elmelech and Semyonov 1997). Nevertheless, even after relatively lengthy residence, differences among ethnic groups persist irrespective of labor-market achievements (Krivo 1995). Another important conclusion that emerges from some studies is the

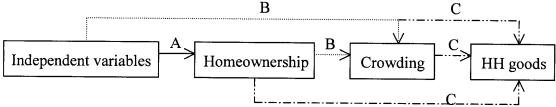
significance of period of arrival because this variable corresponds to specific housing opportunities, either due to governmental policies or due to exogenous economic conditions (Lewin-Epstein and Semyonov 2000). Apart from the real property itself, these conclusions concern themselves with various assets such as furniture and equipment and their condition (Abizadeh and Ghalam 1994), basic infrastructure such as a kitchen, running water, and electricity (McCutcheon 1978), tenure status (private/public), and sharing of dwelling or other home facilities (Chi-Man Hui 2005). The conclusions hold true in diverse immigrant countries including the United States, Canada, Australia, Israel, and Hong Kong. These studies deal with the consumption of goods from two perspectives: ownership by respondents or the expenditure involved in purchasing them. Notably, several studies suggest other trajectories of widening the "homeownership gap" between native households and immigrant households (Borjas 2002) or, by contrast, the attainment of higher homeownership rates by immigrants (Chinese) than by native white households in the United States (Painter, Yang and Yu 2004).

2. AIMS AND TESTING FRAMEWORK

The present study seeks to contribute to the literature on immigrant adaptation and ethnic stratification by examining homeownership, crowding, and access to household goods among immigrants in Israel. It concerns itself mainly with the correspondences of origin group and housing outcomes and the evolution of inter-group disparity over time. The analytical model used incorporates immigration factors, community of residence, demographic and human-capital characteristics, and household variables.

The study goes beyond earlier studies on this topic in Israel (e.g. Lewin-Epstein, Elmelech and Semyonov 1997; Lewin-Epstein and Semyonov 2000; Semyonov, Lewin-Epstein and Spilerman 1996) in three major respects. First, rather than investigating aggregate ethnic groups by continents or large geographic areas of origin, it distinguishes among immigrants by specific countries of birth (national origin groups), an approach which attempts to explore inter-group variations and the location of individual immigrant groups within the wide ethnic categories. Early studies of the distribution of social resources in Israel in general, and ethnic inequality and mobility in education (Khazzoom, 2005; Nahon, 1987) and income (Amit, 2005) in particular, argued for significant differences within and across binary ethnic classification by specific country of origin. Second, our empirical basis covers the large wave of former Soviet immigrants to Israel. Third, the study assesses housing success comprehensively as a multi-stage process (Figure 1) of housing acquisition (Stage A) which, in turn, influences crowding (Stage B); both of these may further help to determine the access to (or possession of) household goods (Stage C).





In applying the above framework of the relationships between three housing conditions, namely homeownership, crowding, and household goods, I strongly rely on the theoretical argument of the benefits of homeownership (Megbolugbe and Linneman, 1993; Mulder, 2006). According to this postulate, the quality of owner-occupied housing is often better than that of rental units. Generally, owner-occupied homes are larger thus increasing the likelihood

of low levels of crowding. An Owner has sole control over his home and may renovate it and make different residential alterations to meet his housing needs including space and quality (Grzeskowiak et al., 2006; Moris and Winter, 1978). An owner-occupied home not only provides housing but encourages the accumulation of wealth, and gives a sense of security and permanency. Hence, owner-occupied housing tends to be of higher housing quality measured, among other things, by the presence of various facilities (Elsinga and Hoekstra, 2005). These arguments are supported by empirical evidences including, among others, that of Glazer (1967) who showed that even after income is taken into account, the percentage of renters who live in crowded conditions is more than twice that of homeowners; Krivo, who suggested that "entering the homeownership market is one of the most important means of reducing crowding" (1995: 608); Rosenbaum and Friedman (2004) according to whom the positive relationship between residence in rental housing and crowding holds true for both public and nonpublic housing, and that housing rental is significantly associated with the deficiency in three or more maintenance which the authors define as poorer-quality housing; and Davis and Fine-Davis (1991) who found that homeowners in Ireland own almost twice as many household appliances and accessories as do renters.

3. THEORETICAL CONSIDERATIONS AND HYPOTHESES

Sociological and economic theories as well as empirical research (e.g. Borjas 2002; Constant, Roberts and Zimmermann 2007; Haan 2005; Morris and Winter 1976) offer three broad major groupings of determinants for differences in homeownership and housing characteristics among ethnic populations. These categories, each including several specific factors, are human capital and financial resources; immigration characteristics including places of origin and tenure in the host country; and macro conditions in the housing market including governmental policies such as those pertaining to access to public housing and absorption assistance. A few studies also examine the role of social networks and ethnic enclaves and suggested that these correlate positively with homeownership and other housing outcomes. After these confounding factors are accounted for, many differences in housing success remain unexplained. Here we develop three alternative hypotheses about anticipated differences in homeownership and household characteristics among immigrant groups that may be strongly associated with endogenous specific characteristics and macro social processes. We define these hypotheses as the "cultural-norms effect," "immigration motivations," and the "institutional-environmental approach."

The cultural-norms effect suggests that immigrants arrive with origin-specific cultural attributes. These include indigenous tastes, ethnic styles, consumer habits, and usage of certain appliances and goods. A recently arrived immigrant will attempt to obtain the kind of housing that prevails in h/her new environment. Housing that does not coincide with these norms will make h/her feel deficient. The smaller the difference in culturally derived criteria between the origin environment and the new environment the faster the immigrant will converge with the host population, and vice versa (Berry 1997; Ward and Kennedy 1992). Other immigrants try to attain housing patterns and conditions that resemble those in their places of origin or to their custom before their move, e.g., single vs. multigenerational living arrangements in a given housing unit, which may influence such characteristics as ownership, crowding, and goods. Immigrants may also have transferred some of their furnishings and appliances before their departure if the total expense including price, transportation, and taxes was significantly lower than that of purchasing the goods in the new country. Preference for cultural continuity is more likely among immigrants who move from economically advanced countries of origin, characterized by consumer societies, to countries that have lower levels of development, but is also common among those who move in the opposite direction due to long-standing internalization of habits and, perhaps, strong commitments to group heritage.

Immigrants vary in their motives for moving to a new country. They span a continuum that ranges from reactive to proactive, with the former responding to push factors at origin and the latter helped along by economic or ideological pull factors at destination (Lee 1966; Richmond 1993). Immigrants who are driven mainly by strong push motivations usually have constrains that deter them from returning to their country of origin and may consider their move permanent due to limited financial resources. "Ideological" migrants, in contrast, may allow themselves to "try out" the new country for several years and only then decide whether to stay or return to their home country. The immigration motivation hypothesis assumes that differences among types of migration, and more generally differences in the permanency of settlement, determine the mechanism of consumer behavior; the reactive group assigns high priority to buying a home whereas immigrants in the proactive group postpone the large investment involved in purchasing a home until their intentions of remaining in the new environment are resolved for good. Similar processes characterize the purchase of durable goods and housing amenities. When immigrants rent a furnished dwelling, many goods are likely to be available for their personal use; these items must to some extent meet the tenants' requirements in their search for a home as well as their readiness to pay the price of the content at issue.

Institutional intervention figures significantly in decisions about where to live and other housing-related issues. However, state policies may be implemented differentially for different immigrant and ethnic groups (Clark 1983; White 1993). Settlement authorities may prefer some groups over others due to their expectations of specific immigrants' contribution to the host country, social and cultural similarities and, perhaps, considerations associated with foreign relations between the origin and destination countries. Many positively selected immigrants may arrive with high human capital and receive preferential treatment and sympathy for this reason. Also, the "absorption climate," i.e., the informal reaction of the public at large or its various sub-groups, may broadcast different attitudes of appreciation and welcome toward immigrants, expressing considerations such as fear of rivalry for jobs and economic resources, cultural tension, and, in the local-spatial sphere, a wish to maintain ethnic or racial residential homogeneity. Accordingly, the *institutional-environmental approach* argues that absorption patterns in general, and housing patterns in particular, are affected by the inequality of state assistance and the informal sympathy, or lack thereof, that immigrants receive from host population.

Our data, described below, do not allow us to measure these effects directly. Any net differences in housing success by birthplace may be accounted for, at least in part, by these unobserved cultural variables and macro immigration and social factors. In the discussion section, we link these conceptual issues with the empirical results in order to enhance our understanding of ethnic stratification in Israel and its social, cultural and political implications.

4. THE RESEARCH SITE

4.1 Immigration to Israel

Jewish immigration is a major source of population growth in Israel. Approximately one-third of the country's Jewish inhabitants are foreign-born and the majority of the native-born are first-generation natives (CBS 2006). Immigration to Israel is characterized by a wave pattern, with massive influxes alternating with smaller numbers. The establishment of the state in 1948 was followed by an initial mass immigration of formative nature. Subsequent waves have been much smaller and, generally speaking, have been declining in size. The magnitude of the most recent influx, in the early 1990s from the former Soviet Union, approximated the historical high levels but occurred in a context of a demographically larger and economically stronger recipient Israeli population (DellaPergola 2004).

Equally important is the heterogeneous profile of the immigrant population. It includes people from some 150 countries of origin in Asia, Africa, Eastern and Western Europe, North and South America, and Oceania. Often, Israel's immigrants and their native descendants are dichotomously categorized into groups of Jews from Asia and northern Africa ("Sephardim," "Mizrahim," or "Oriental Jews") and Jews from Europe and America ("Ashkenazim"). The two groups differ slightly in size at a ratio of approximately 40:60, respectively.

The migration schedules of these origin groups are vastly different (Schmelz, DellaPergola and Avner 1991; Lewin-Epstein and Semyonov 2000). Most immigrants from Asia arrived within a short period immediately following Israel's independence and their numbers declined significantly thereafter. Immigrants from northern Africa displayed a more even pattern but evinced a salient spike between 1961 and 1964. With the exception of Ethiopia, the latter influx marked the termination of Jewish immigration from Asia and northern Africa; afterwards, very small numbers of Jews remained in these subcontinents. Immigration from Eastern Europe began before statehood and continued until shortly after 1948 with large numbers of displaced persons and Holocaust survivors. From then until the late 1970s, Jews from the USSR and its satellite countries continued to arrive in varying, albeit small, numbers largely depending on Soviet emigration policy. Their numbers plummeted until perestroika opened the gates of the USSR/FSU to free emigration. Immigration from Western Europe and the Americas has been generally low and has fluctuated mainly in response to developments in Israel (DellaPergola 1984).

The immigrant groups came from very distinct socio-cultural backgrounds. European Jewry was strongly exposed to the Western developments of civil rights, the Enlightenment, and powerful secularization, accompanied by a demographic shift to low birthrates and modest population growth. Most of these processes did not penetrate the Muslim countries and Oriental Jews maintained a strongly traditional and religious life-style until they immigrated to Israel. In Israel, where ethnicity is a decisive identifying factor within the Jewish group, the outcome of immigration was found to be similar to the historical religiocultural behavior of the various countries of origin. Special emphasis was placed on the symbiosis of religious family and community life among Jews of Oriental background and greater autonomy in the religious activity of Jews of European descent (Deshen 1974; Lazerwitz and Tabory 2002; Shokeid 1984). The positioning of the major origin groups on the rungs of the socioeconomic ladder was strongly related. However, judged by educational attainment, occupation, income, political power, or areas of residence, the Asian-African groups were inferior to their European-American counterparts (Haberfeld 1993). The differences, however, were not uniform across all sub-populations and some groups, such as those from Egypt or Iraq, resembled their European Jewish counterparts more than they did Jews from nearby Morocco or Yemen (Nahon, 1987). Over time, the disparities among the groups have evolved somewhat inconsistently; their ebb and flow, as well as the pace of change, have depended largely on specific social or economic indicators (Cohen, Haberfeld and Kristal 2004; Friedlander et al. 2002; Schmelz, DellaPergola and Avner 1991).

It should be emphasized that most immigrants, i.e., those from Asia, Africa, and Eastern Europe, came to Israel due to "push" factors such as social alienation and political repressions, and as such may be called "refugee" migrants. On a much smaller scale, those from North America and Western Europe were motivated driven by religious and nationalistic motives, thereby becoming "ideological" migrants. Almost none are conventional economic migrants. Refugee migrants have more origin-specific skills and fewer skills that are destination-oriented or internationally transferable (Chiswick and Wenz 2006); "ideological" migrants are more positively self-selected to the economic opportunities of their new locality. These differences by type of migration may have immediate as well as long-term effects on the immigrants' social and economic adjustment.

4.2 Absorption Policy

The ingathering of Jews from around the world is a core ideal of nation-building in Israel. Accordingly, the formal immigration policy proclaims the right of every Jew to settle in the country and entitles h/her to citizenship upon arrival. To encourage immigration and ensure successful absorption, the state provides immigrants with meaningful financial assistance mainly directed at housing needs and basic household goods but also including acquisition of the Hebrew language and job training. Governmental assistance, although offered to all immigrants regardless of country of origin or personal economic condition, has changed over time and space (with the latter largely linked to securing the national borders) and therefore may have affected specific origin groups differently.

To a large extent, the first two decades of statehood were characterized by strong governmental intervention in housing construction and settlement, including assignment of the earliest arrivals to housing that had been deserted by its Arab residents in the War of Independence (Friedlander and Goldscheider 1979). Most such properties were in large urban areas on the coastal plain. The government first leased these accommodations at substantial submarket discounts and later allowed the tenants to purchase them at affordable prices (Golan 1973). In subsequent years, the state constructed new public projects within the "everwidening perimeters of the built-up areas of cities and towns" in the direction of semiperipheral areas (Schmelz, DellaPergola and Avner 1991: 22). Later on, immigrants were directed to "development towns" in the northern and southern national peripheries as part of a comprehensive population-dispersion program and were placed in public dwellings at subsidized rent. Due to the immigrants' economic hardship and, perhaps more so, the poor quality of construction, even attractive mortgages did not induce many tenants to purchase housing units. Thus, until the mid-1960s some two-thirds of all new housing in the country was public (Haber 1975). Since then, state intervention in housing construction and direction of immigrants to preferred settlement areas has diminished. In the large influx of Soviet Jews in the early 1990s, most immigrants opted for a new policy called "direct absorption," in which immigrants were allowed to decide on their own how to use the government's financial aid, which included rent assistance and heavily subsidized housing loans. Most of them chose to settle in the large central cities, leaving many dwellings built in the peripheries unpopulated (Borukhov 1995).²

The method of building - private or public - determined apartment size and, accordingly, influenced residential density. Because of the vast quantities of dwellings required, public apartments were small, ranging from 24 to 54 square meters depending on family size. Most of these apartments had up to two rooms with no living room or dining area. Later, the standards of public building changed to larger units, causing the disparity between public housing and the average supplied by the private market to narrow (Haber 1975; Hacohen 1994).

The immigrant absorption authorities did more than arrange shelter. Since many immigrants arrived penniless or with limited means of their own, and were unable to fit into the productive system quickly, they had to be provided with basic household necessities such as food and clothing (Eisenstadt 1973). These items are excluded from the durable goods at issue in this analysis. More relevant, then, is the aid and subsidy policy adopted in 1968 which included, among other things, tax exemptions on major household appliances and cars, whether brought by the immigrants themselves or purchased in Israel, with a requirement to exploit these benefits within a fixed number of years (Friedlander and Goldscheider 1979; Report of Public Committee for Immigration and Absorption 1976). Since the late 1980s, for immigrants who accept the "basket" of grants and subsidies associated with "direct absorption" (mainly Soviet immigrants), these benefits are convertible into an additional sum of money approximately equivalent to 10% of the family grant, which of course may be used

for purposes other than purchase of durable goods. This conversion was not applied to the tax exemption on cars, which continued to be handled separately (Leshem 1995).

5. DATA, VARIABLES AND DESCRIPTION

5.1 Data

This is the only source with numbers large enough to enable detailed classification of immigrants by national origin. Since then, the country has received no meaningful waves of immigration; the number of immigrants has been stable at an overall low level and has even declined somewhat.³ The sample is restricted to heads of household aged 18 and over. Immigrants were aggregated into 46 individual countries or areas of origin, each meeting the criterion of having a minimum of 100 sample cases. Since the data-base is a 20% version file, each group analyzed represents a minimum of 500 members in the Israeli population in 1995.

The origin groups cover people from Western Europe, Eastern Europe, North America, Latin America, Asia, and Africa. Group sizes range from 102 persons from Lebanon to 6,173 from Morocco. By applying these criteria, I generated a sample of 45,237 immigrants.

The attribution of people to origin groups was determined solely by their response to the country-of-birth question. The geo-political transformations in Eastern Europe in the early 1990s seem to have created some confusion, as a few immigrants described themselves as originating in inclusive units such as the former Soviet Union or Czechoslovakia. When the number of such respondents met the minimum threshold, I maintained their specifications and did not merge them into inclusive categories.

5.2 Variables

The analysis addresses three dependent variables separately. The first is homeownership (HMOWN), which distinguishes between those who own the house or apartment in which they reside (scored as 1) and those who rent their accommodations (scored as 0). The second is crowding (CRWD), i.e., the number of persons per room in the household, with one or less scored as 1 and more than one scored as 0. The third dependent variable is a weighted index of eleven self-reported household goods that respondents report as being present in the house, with possible answers of "yes" (1) or "no" (0). These items include different material properties and household appliances, specifically telephone, television set, VCR, washing machine, clothes dryer, dishwasher, microwave, personal computer, air conditioner, solar-powered water heater, and car. In constructing the index of household goods, I followed Semyonov and Lewin-Epstein's approach "[...] of adding the values for each item weighted by its relative scarcity. That is [...] each item was given a weight calculated as 1-p, where p is the proportion of households in the total population who possess the item" (2001: 120). Thus, the scarcer the item, the greater its weight.

(Table 1, about here)

The control variables were clustered into five major blocs: immigration factors, community of residence, demographic and human-capital characteristics, household variables, and a housing characteristic. Immigration factors include three variables: country of birth, years since migration (YSM), and age at immigration. Country of birth is the head of household's country or area of birth and is treated as a dummy variable with immigrants from Poland as the reference category. Polish Jews were a plurality of immigrants to Israel during the British Mandate period (1919-1948) and in the first years of statehood (CBS, 1950). In addition, many members of the Israeli political and social leadership originated in Eastern Europe, mainly Poland, and envisaged the development of the new country largely along Western patterns. Years since migration is the number of years from immigration of head of

household to the time of the census (1995). Age at immigration is defined by five cohorts: 0-14, 15-24, 25-34, 35-49, and 50+, with the last-mentioned set as the omitted category. Community of residence distinguishes among large localities (200,000 inhabitants or more), medium localities (20,000-200,000), and small localities (less than 20,000) with the latter being the omitted category.

The demographic and human-capital characteristics of head of household are age, education, marital status, and employment status. Age is given in years. Education indicates the number of years of schooling completed. Marital status is defined by two dummy variables - unmarried males and unmarried females - with being married as the omitted category. Employment status refers to "last week" and was set at 1 if the head of household worked during that week. Household variables include the presence at home of children under the age of 18 (1=yes, 0=no), and total household income from all sources, including work, child allowances, and pensions, inverted from absolute New Israel Sheqalim (NIS) to a natural logarithmic scale. I included the housing characteristic of year of (completion of) construction in stages B and C of the analysis because older housing tends to be smaller than more recently built units and, therefore, may affect not only crowding but also the presence of some housing goods. Year of construction was decomposed into six dummy variables: before 1947, 1948-1954 (the omitted category), 1955-1964, 1965-1974, 1975-1989 and 1990-1995.

5.3 Descriptive Overview

The descriptive statistics reveal substantial variation in the rate of homeownership by country of birth, from 45% among immigrants from Ethiopia to 92.8% among immigrants from Yemen (Table 1). A detailed listing of the 46 foreign-born groups in Table 2 (Columns B and C) suggests that immigrants from many countries in Asia and Africa, as well as from several countries in eastern and central Europe, have high percentages of homeownership. In contrast, immigrants from former Soviet republics, many of which belong to the recent influx of the 1990s, and immigrants from Ethiopia, are found at the bottom of the table. Immigrants from North America and Latin America also have low rates of homeownership; this, apart from probably being associated with unique immigration and demographic characteristics (tenure in the country and age, respectively), may reflect some uncertainty about permanent stay at destination. The level of crowding at one person per room or less ranges from 74.2% among immigrants from Ethiopia to 99% among immigrants from Lithuania (Table 1). Apart from a few groups of Soviet background and immigrants from India, more than 90% of members of all origin groups live in crowding of fewer than one person per room (Table 2, columns F and G). Ethiopians immigrants exhibit the lowest score of household goods (0.552), whereas immigrants from Germany occupy the other end of the scale at a score of 2.70 (Table 1). Most groups with the highest scores of household goods originated in Western or Central Europe, South Africa, and Canada; the bottom of the scale is occupied by immigrants from the European and Asian republics of the former Soviet Union (Table 2, columns K and L).

An inter-group comparison underscores substantial differences in immigration characteristics. Immigrants from Azerbaijan are the shortest tenured. Detailed findings, not shown here due to space limitations, indicate that most immigrants from former Soviet republics have a mean tenure of fewer than ten years; the exceptions are immigrants from Lithuania and Latvia at 23 and 17 years, respectively. (Many of them arrived in previous waves of the late 1970s or shortly after 1948). Immigrants from Yemen are the longest-tenured group but many other groups from Asia, Africa, and Central and Eastern Europe also exhibit lengthy tenures because these regions were sources of the mass immigration that shortly followed after the establishment of the Israeli state. Immigrants from America and from several West European countries have intermediate tenure in the country. Age at immigration largely marches in tandem with tenure. Thus, more than half of immigrants from Asian and African countries (except Ethiopia) who survived until 1995 arrived at very young

ages. Those of Yemenite origin have the largest proportion in the 0-14 cohort, immigration from America and Western Europe are more evenly spread across the various categories, and immigrants from former Soviet republics have the oldest age profiles, as seen in the ranking of arrivals from Azerbaijan, Moldova, and Ukraine in the three highest age at immigration cohorts.

The immigrants who are most likely to live in large localities (200,000+) are those from the United States. Such a residential choice is characteristic of many other immigrants from America and Western Europe. Immigrants from Soviet republics are over-represented, relative to the national average, in communities of medium size; while a few origin groups from Asia and Africa, especially Yemen, Morocco, and Tunisia, are salient in small urban or rural localities. However, there are quite a few exceptions; the data do not elicit a clear pattern of strong or weak preference of residence in a specific type of community by groups from a given continent. The literature (e.g., Dashefsky et al. 1992; Gonen 1995; Schmelz, DellaPergola, and Avner 1991) suggests that immigrants in Israel make their residential choices in accordance with the time of their arrival (especially during the country's formative years), housing prices, instrumental considerations (e.g., proximity to work), and the wish to live in a religiously or socially suitable community.

Socio-demographic characteristics also vary across geo-cultural groups (Table 1). The range of mean age among the immigrant groups is approximately twenty years, with those born in Ethiopia the youngest and those from Czechoslovakia the oldest. Level of education is low among Asians and Africans, with a mean minimum of 3.8 years of schooling among immigrants from Ethiopia, medium among immigrants from Western Europe, and high among immigrants from North America (e.g., Canada, with a mean of 17.3 years of schooling completed), Latin America, South Africa, and several former Soviet republics. In family composition, there is more than a 20% difference between the immigrant group with the lowest rate of married people and that with the highest rate. In all groups, women are less likely than men to be married. The data also reflect considerable variation by nativity for employment in the reference week, from 48.6% among immigrants from Ethiopia to 89.9% among those from Italy. Most immigrants from Western Europe and America had higher employment rates than the national average and the reverse was found to be true for all other immigrant groups.

The lowest percentage of households with children under the age of 18 was encountered among immigrants from Bulgaria (3.9%) and the highest was found among those from Ethiopia (37%). Many immigrant groups from Central Europe, Asia, and Africa exhibited a low proportion of households with children, most likely reflecting the respondents' old age composition; in contrast, immigrants from America and, especially, from former Soviet republics have relatively high percentages of households with young children. Household income was almost four times higher at the top of the income continuum (immigrants from Bulgaria) than at the bottom (those from Ethiopia). More generally, immigrants from former Soviet republics have low levels of income, immigrants from Asia, Africa, and America have medium levels, and those from Western and Eastern Europe are the wealthiest among immigrant groups in the Israeli population.

A relatively high percentage of immigrants from Central and Western Europe reside in houses built before statehood. This largely corresponds to the immigrants' time of arrival but also reflects the high prices of these dwellings. Distribution by time of construction reveals no significant inter-group differences in the percentage of immigrants who inhabit dwellings built immediately after 1948, apart from some concentration of immigrants from Central and Eastern Europe. By contrast, immigrants from Asia and Africa are found disproportionately in units built in the late 1950s and early 1960s; and Soviet immigrants are over-represented among inhabitants of newer housing.

6. RESULTS OF THE ANALYSIS

6.1 Determinants of Homeownership

Origin influences homeownership via immigration factors, community of residence, demographic and human-capital characteristics, and household variables. A multivariate strategy keeps these factors constant and evaluates the net effect of each factor, or the interaction terms, on the predicted variable. The binary nature of homeownership is well suited to a logistic regression analysis. Column *D* of Table 2 presents the odds ratios (exp[b]) for each immigrant group, contrasted with immigrants from Poland, that express the relative odds of the occurrence of the event (homeownership). A "pseudo R²" value (*Nagelkerke* R²) for the logit analysis is also shown to illustrate the efficiency of all the independent variables in accounting for the variability in homeownership among the immigrant population.

Approximately half of the odds ratios for the immigrant groups shown in the table are statistically significant at the .05 level or better. Being immigrants from several former Soviet republics, namely Moldova, Belarus, and Uzbekistan or from the former Soviet Union without specification of area of origin, as well as from Iran, increases the probability of owning a housing unit. The odds ratios for these immigrant groups suggest that, other things being equal, the likelihood of housing success ranges from 7% (Uzbekistan) to 60% (Moldova) compared with the reference group. However, most immigrant groups that have significant odds ratios exert a negative effect on homeownership. These immigrants originated in diverse geo-cultural areas including Asia (India), northern Africa (e.g., Morocco, Libya and Tunisia), South Africa, Western Europe (e.g., United Kingdom and France), Latin America (e.g., Argentina) and the United States. Besides the mixed group of "other Eastern Europe," comprised of immigrants from a several countries that singly failed to reach the required threshold of 100 sample cases, no other group from Eastern Europe or the former Soviet republics is negatively associated with homeownership. Likewise, after accounting for observed differences in the other independent characteristics, the Ethiopian nativity group, which has the lowest absolute rate of homeownership, is not consequential for homeownership.

The model estimated for the immigrant population revealed a positive and significant effect of tenure in the host society: every year in Israel increases the likelihood of homeownership by 6% (an odds ratio of 1.06). This raises the question of whether the disparity among nativity groups in homeownership diminishes or even disappears as time elapses. The integration of each group along a specific trajectory was evaluated by introducing interaction terms of birthplace by years since migration (Table 2, Column E). For nine origin groups, the interaction with tenure was statistically significant. The impact of every year in Israel on homeownership increased by between 2% for immigrants from the former USSR to 16% for immigrants from Belarus beyond the effect of tenure per se (which remained at 6% even after the inclusion of the interaction terms). Thus, members of these groups bought housing at a faster pace than other immigrants did. Since four of these groups those from Moldova, the former USSR, Belarus, and Uzbekistan - had a positive independent effect, the interaction with tenure further widened the disparities in homeownership relative to the other immigrants. In contrast, Ethiopian and Syrian Israelis have not been catching up to the rest of the immigrants with the prolonging of tenure, thereby widening the gap in the local housing market.

Several other independent variables that elicited a statistically significant odds ratio in the logit equation are noteworthy (bottom of Table 2). Each of the groups of age at immigration between 15 and 49 years had a positive effect on homeownership and there were substantial disparities with the omitted category of age 50+. Residence in a large community halved the likelihood of acquiring family housing relative to those living in small communities. Three of

the socio-demographic attributes - age, level of education, and especially employment status - are positively associated with homeownership. In contrast, unmarried heads of household are less likely than married couples to own a home; the effect, however, is stronger for unmarried men than for unmarried women, with respective odds ratios of .27 and .50. The presence at home of children under the age of 18 increases the probability of owning a home by 14%. Not surprisingly, the odds of becoming a homeowner rise in tandem with household income and the magnitude of the income effect is quite large.

Taken together, the immigration factors, community of residence, the demographic and human-capital characteristics, and the household variables were relatively effective in explaining the variation in homeownership with a 31% R^2 .

6.2 Determinants of Crowding

Another important aspect of housing success is crowding. The logistic equation controls for the presence of children at home, a factor that may influence the crowding outcome due to ethnic differences in fertility (Asian-African immigrants have substantially larger families). Multicollinearity prevents the introduction of both factors, i.e., presence of children at home and household size. However, a trial analysis including household size instead of children at home yielded results for country of birth that are very similar to those reported below.

The effects of country of origin on crowding show a clear division: the probability of living under conditions of 1 person or fewer per room is substantially lower among Asian-African immigrants (other than Lebanon and South Africa) than among the reference population (Table 2, Column H). The odds ratios for these groups range from 0.17 for Yemenite immigrants to 0.30 for those from Tunisia. Similarly, immigrants from former Soviet republics and from Eastern and Central Europe are crowded at slightly higher odds ratios, from 0.22 for immigrants from Azerbaijan to 0.57 for immigrants from Romania. Immigration from Western Europe, Latin America, or Canada does not effect crowding. Many immigrants from France originate in northern Africa and thus largely resemble counterparts who arrived directly from this area, only slightly moderating the effect of origin. Being an immigrant from the United States is negatively associated with low crowding (a low odds ratio). This may be associated with residential arrangements of young single immigrants, as well as with large Orthodox families, which were not fully captured by the life-cycle and other demographic metrics in our equation.

Our testing model suggests that homeownership is a major determinant of crowding. Yet, this relationship can develop in two different ways. On the one hand, owning a home can reflect the achievement of desired living conditions, including the size of the dwelling and accordingly the number of persons per room, and thus should reduce crowding. On the other hand, people might live in a rented dwelling because it is more spacious from a home they could afford to purchase or the one they already own. Still other renters are in difficult socioeconomic conditions that are usually accompanied by high levels of crowding (and presumably also by limited numbers of household goods). Indeed, our empirical findings show that homeownership has a powerful effect on crowding: people who own a home are twice as likely as renters to reside in density of one person or fewer per room (bottom of table 2). Does homeownership as a path to less crowding affect all immigrant groups similarly? To explore this, I inserted into the equation interaction terms of each origin group by homeownership. The results, reported in Column I of Table 2, show that under such conditions none of the immigrant groups is at a disadvantage for space but for two immigrant groups, from Bulgaria and Moldova, homeownership considerably increases the likelihood of residing in low-crowded units, with respective odds ratios of 7.85 and 5.08. Adding tenure in the country to the interaction terms (a variable that maintained its independent significant effect after we introduced the interactions of country of birth and homeownership), we found that under conditions of homeownership the pace of improvement in spatial conditions was slightly higher among immigrants from Bulgaria and Moldova than among other immigrant groups (Column J). Immigrants from Ukraine, Russia, and Romania also made somewhat faster progress in lowering their levels of crowding; immigrants from "other Asia-Africa," in contrast, needed more time to achieve the "standard" level of crowding.

Several additional factors have a salient effect on crowding. Of special interest is the strong contribution of later-year construction of housing unit to the likelihood of reduced crowding. A positive association was also found for tenure in Israel, young age at immigration, older age, educational attainment, being unmarried, and having worked last week. Everything else being equal, income has no significant effect on crowding. Overall, the dependent variables explained a relatively small portion of the variation in crowding, at $R^2=17\%$ - half the explanatory power of the model for homeownership.

6.3 Homeownership, Crowding, and Access to Household Goods

Finally, I examined ethnic differences in the presence of household goods. Given the indexed nature of the dependent variable, the data were run through an ordinary least-squares (OLS) regression. The results, presented in Columns *M-P* of Table 2, are standardized coefficients (beta) that indicate the direction and strength of the association between an individual independent variable and the household goods index with all other independent variables held constant. I built the analysis in four stages, beginning with evaluation of effect of the country of birth on the household-goods index (after controlling for all other independent variables) and then accumulating in each further model, by means of an interaction term, the combined effects of origin and homeownership, crowding, and tenure in Israel. I employed the method of entering all the independent variables into the multiple regression equation (a "confirmatory perspective"). All four models are statistically significant.

More than the previous two characteristics (homeownership and crowding), the findings in Column M show a very clear distinction between immigrants from Asia-Africa and former Soviet republics, among whom 21 groups had a negative effect on the index of household goods, and immigrants from Western Europe and America, among whom seven groups exerted a positive effect. The other immigrant groups were not different from the reference group of Polish immigrants. Although the coefficients are relatively small, they accord with a hierarchy that falls within the rough classification set forth above, with a strong negative effect for immigrants from Yemen and Morocco as well as from Russia and Ukraine, irrespective of their very different cultural backgrounds and their specific integration and socio-economic mobility experiences in Israel. Similarly, among the immigrant groups that have a positive effect on household goods, those from South Africa and the United States rank at the tope of the material well-being scale.

Owning a housing unit is positively associated with access to household goods, with an standardized coefficient of .138. Via interaction terms (Column N), this positive effect also applies to several immigrant groups from Asia-Africa and former Soviet republics that no longer exert a negative effect (e.g., Iraq, Iran, Libya, Uzbekistan, and Ukraine), others that experienced a decline in the size of the negative coefficient (e.g., Yemen, Belarus), and yet another (Egypt), which reversed its effect from negative to positive. Further evidence for the possibility that homeownership increases access to household goods is the change from a statistically insignificant effect to positive effects among immigrants from Italy, Argentina, Brazil, and Uruguay. The interaction term, however, suggests that the mechanism of homeownership can work in opposite ways. Whether it is reflected in an increase from the previous model of the magnitude of the negative coefficients or the elimination of some of the positive effects, homeownership may also weaken or hinder access to household goods. This conclusion should be treated cautiously because the census data are concerned with access to, as opposed to possession of, goods. Therefore, it is possible that people who rent a dwelling do not own the goods.

Crowding also has an independent effect on the index of household goods (beta=.061). By incorporating this factor into the interaction term (Column O), we discovered that, excepting Ethiopian immigrants, all immigrant groups that still had a negative coefficient in the previous model now show a statistically insignificant or a positive effect. Nevertheless, after taking homeownership and crowding into account, we find that the pace of advancement of immigrant groups toward household goods is not uniform (Column P). Interestingly, it emphasizes a slower process of material absorption on the part of several groups from very different areas in Asia and Africa (e.g., Yemen, Iraq, Algeria, Morocco) and America and Western Europe (e.g., United States, United Kingdom, and Germany). This similar trajectory, we believe, reflects very different circumstances involving low economic feasibility, traditional lifestyles, and specific needs associated with late stages of the life-cycle among the former versus earlier stages of life-cycle and, perhaps, some uncertainty about permanent settlement in Israel among the latter. Soviet immigrants progress more rapidly than other groups in having household goods; this may be associated with the new government policy, applied mainly to the large influx of immigrants from this area since the early 1990s, of providing cash ("absorption basket") rather than tax exemptions as was done for earlier immigrants.

Several other independent variables were found to have a significant effect on the index of household goods (bottom of Table 2). The most powerful (and positive) effect is that of income, but other social and economic characteristics, namely education and employment status, have a positive effect as does the presence of young children at home. In contrast, older age, living in a medium- or large community, and not being married are among the major factors that deter access to many household goods. Taken together, the independent variables are very efficient in explaining variations in household goods (R²⁼47%).

6.4 An Integrative Look

A complementary and comprehensive way to look at the findings is via the different paths of the effect of origin when the housing characteristics are added cumulatively onto the next housing indicator. For each immigrant group, I integrate the coefficients in columns D, I and O of Table 2 in order to yield nine patterns of this chain effect (Table 3). The most common pattern (A) is shared by 11 immigrant groups and shows no significant effects along all three stages: country of birth on homeownership, country of birth and homeownership on crowding, and country of birth, homeownership, and crowding on household goods (all other factors held constant); this pattern characterize mainly immigrants from Asia, Eastern Europe and Canada. The second most common pattern (B), pertaining to nine immigrant groups, shows a negative effect of country of birth on homeownership, no significant effect of country of birth and homeownership on crowding, and a positive effect of country of birth and crowding on household goods; immigrants associated with this pattern come from northern Africa, South Africa, and Latin America. Pattern C exhibits no significant effect in the first two stages and a positive effect for household goods, and is mainly suitable to several European countries. Seven groups from northern Africa, Europe, and the United States, had a negative effect on homeownership and non-significant effects thereafter. Only three groups had statistically significant effects in all three stages, i.e., Brazil, Bulgaria, and Moldova, each of which had a different combination of the direction of the effects. A consistently positive effect throughout the three stages was found only for immigrants from Moldova. Nevertheless, with the exception of patterns F and G, for all other immigrant groups, the accumulation of one housing characteristic enhances the attainment of other dimensions of housing success towards convergence with, or even an advantage over, mainstream group.

(Table 3, about here)

7. SUMMARY AND DISCUSSION

This paper examined the determinants of housing success among immigrants in Israel and provided a comprehensive insight on three complementary dimensions: homeownership, residential crowding, and access to household goods. The study expands earlier investigations in Israel not only by simultaneously looking at several housing characteristics but in two other respects as well: a detailed distinction among immigrants by individual countries of birth, and the inclusion of the recent influx of Jews from the former Soviet Union. The empirical analysis was based on data from the last Israeli census (1995), the only sole source with numbers large enough to enable detailed classification of immigrants by national origin.

The findings of the multivariate analyses show that approximately half of the 46 origins of immigrant groups had a statistically significant effect on homeownership relative to the reference category of Polish immigrants (the largest group of immigrants when Israel was founded in 1948 and the dominant group in the country's Jewish political and economic establishment at the time). Only five groups exhibited a higher probability of home purchase; for the remaining groups, origin predicted a disadvantage in the Israeli housing market. The coefficients indicated a large gap, from an odds ratio of 0.39 at the lower end to 1.59 at the top (a differential of 1.2). However, the two immigrant groups with the lowest and highest probabilities both originated in Eastern Europe ("rest of Eastern Europe" and Moldova, respectively). Overall, both groupings of immigrants, those with negative and those with positive effects on homeownership, are heterogeneous and arrived from areas with very different levels of development and socio-cultural patterns. A clearer hierarchy, coinciding with origins from the same continent or large geographic areas, was found for crowding. Immigrants from most Asian and African countries had low probability of living under conditions of one person or fewer per room. Similarly, immigrants from former Soviet republics and several countries in Eastern and Central Europe are also crowded, but with a smaller differential of their odds ratios from the one-point threshold. The hierarchy is even more salient in respect of access to household goods.

Several mechanisms substantially narrow the differences among immigrant groups. Tenure in the country is an important factor in homeownership, lowering (through interaction terms) the number of groups with a statistically significant effect. For those groups that still had significant odds ratios, it narrows the differential between the lowest and highest ratios to only 0.25. Homeownership, in turn, blurs differences in crowding, with the pace of improvement in spatial conditions varying somewhat across immigrant groups. Thus, the gap of 0.83 between groups with the lowest and highest odds ratios narrowed to 0.23 after we introduced interaction terms of crowding with homeownership and tenure in Israel. For many immigrant groups, owning a home increased the probability of having major household goods; for others, however, it had the opposite effect. A stronger mechanism for achieving the "standard" of goods is diminished residential crowding. Under conditions of homeownership and low crowding, all groups have a similar or higher probability than the mainstream reference group of access to the goods measured in this study. The differences in the pace of progress toward household goods emphasizes very similar trajectories among people of different social and cultural backgrounds in respect of various characteristics that the census data do not fully index, including economic feasibility, life-styles, specific needs associated with stages of life-cycle, and the state's immigration-absorption policy. Still, the maximum difference between groups with a statistically significant effect diminished from 1.31 before the introduction of interaction terms to 1.01 after taking into account the country-of-birth specific mechanisms with homeownership, crowding, and tenure in Israel.

Overall, our findings are consistent with earlier conclusions: Western (European/American) immigrants in Israel are more likely than immigrants from northern Africa to own their homes and often exhibit stronger housing demand than Asian immigrants. This stratification, however, may have been influenced by the dominance of immigrants from

a single country, or a few countries, within the large aggregate of continent of origin. It is now clear that the detailed classification reveals an important and significant order of national-origin groups within the European and American continents and an intercontinental hierarchy, with some groups (especially from Asia) having an advantage over some of their European counterparts. We speculatively interpret this stratification, by means of factors not included in our analysis, as being associated with the "immigration-motivation hypothesis" and the "institutional-environmental approach." Reflecting the educational and occupational profile of the Western Jewish Diaspora in general (Goldstein 1992; DellaPergola 1993) and the positive selectivity of immigrants to Israel in particular (Goldscheider 1974; Rebhun and Waxman 2001), immigrants from the United States and Western Europe are concentrated on the upper rungs of the socio-economic ladder. On average, they are wealthy, presumably with some economic savings, and if young they enjoy family support. They carefully planned their immigration to Israel (Dashefsky et al., 1992) and prepared economic resources. This apparently gives them an economic advantage in the purchase of home over immigrants from Eastern Europe and Asia/northern Africa. If they do not own their home, it may be due to lack of confident about remaining in the new country; they retain the option of returning to their native land – a possibility that is less attractive to, or nonexistent for, other immigrant groups. As for northern Africans, most of whom view their settlement as permanent, the disadvantage in the housing market is probably associated with limited economic resources. In contrast, it is reported that many Jewish immigrants from Iraq and, to a lesser extent, from Egypt and Iran managed to smuggle or transfer large sums from their countries of origin, and these may have assisted them in different stages of absorption, including housing. Likewise, during Israel's formative years, immigrants from northern Africa did not enjoy the same sympathy and good relationships with settlement authorities as their Eastern and Central European counterparts did; to a large extent, the opposite was true. Institutional discrimination may have contributed to the observed ethnic gaps. We trace less of an impact on the weakening effect of Western origin to cultural norm; the Western European and American countries from which Jews immigrated to Israel have high rates of homeownership and Jews often exceed the general average. In 2000, for example, 68% of U.S. Jews owned their homes as against 66% of all Americans; the respective rates in the UK were 77% and 69% (Graham, Schmool and Waterman 2007; NJPS 2000; US Bureau of Census).

Our findings also coincide with earlier observations about the paramount role of tenure in the country as a catalyst for buying a home. We suggest, however, that many immigrant groups have managed to close the gap with the social mainstream. That these include all immigrant groups from Western Europe and America strengthens our aforementioned speculative interpretation that their disadvantageous position is largely a matter of the decision about permanency, and that once this is clarified they will own their dwellings. Over time, some groups achieve even a higher probability of owning a home; most of these are from former Soviet republics. This is in contrast to their known residential conditions at origin, where only one-third of Jews lived in private dwellings (Borukhov 1995). Thus, the strong inclination of these immigrants to purchase a home in Israel may be attributed to meaningful governmental assistance (cash and mortgages) and cultural characteristics. Multigenerational residence, common in the former USSR, is often encountered in Israel: the shared efforts of several family units in allocating money - including savings, salaries, and governmental aid - make a housing unit easier to purchase. We find it more difficult to explain why Ethiopian immigrants, regardless of many personal and household-level characteristics, lag behind and need the longest time to purchase homes. Future research should attempt to incorporate direct and indirect measures of "skin color," which Israeli society never dealt with until this group arrived in the early 1980s; this would facilitate an assessment of the possibility that visible physical characteristics play a role in the spatial integration of immigrants into Israeli society. It should noted that an earlier work (Lazin, 1997) argued that Ethiopians experienced systematic discrimination in obtaining immigrant benefits relative to Soviet immigrants

Given that Israel is a country of immigrants and their immediate offspring, the 76% homeownership rate in the mid-1990 is remarkably high and exceeds that of other Western countries such as the United States (66%), Canada (64%), Australia (66%) and France (55%). A major contribution is the almost universal and rapid inclination of immigrants to adjust to the mainstream group. This trajectory reflects the unique processes of Jewish immigration to Israel and the attempt of the establishment to ensure their successful absorption. But it is also related to the homogenous environment of immigrants and the majority native-born population who share religio-ethnic identity and historical heritage. This latter interpretation coincides with the suggestive evidence of other immigration streams, such as that of the Chinese to the United States, according to which ethnic niches and communities help to improve the likelihood of owning a home (Painter, Yang and Yu, 2004). Whereas these factors encourage the purchase of a home, they also indirectly improve residential conditions in the direction of greater similarity among immigrant groups in crowding.

While the explanations of "immigration motivations" and the "institutional-environmental approach" helped us to interpret the findings on ownership and crowding, the differences between groups in their access to household goods (some of which remained salient after controlling for homeownership) should be seen as being related to cultural norms associated with place of origin, generational belonging, familiarity with and qualification of advanced high-tech appliances, and stages of life-cycle. We should also take into account the changes in governmental assistance, especially of exemption from taxes on durable goods for immigrants until the late 1980s versus a fixed sum of money that recipients may use at their discretion. Obviously, the later the immigration, the more goods were available, especially those that may be regarded as extra amenities. The extent to which the perpetuation of inequality in household goods derives from the above factors should not generate any feelings of ethnic discrimination or failure of integration into the host society.

A new Israeli census of housing and population is due shortly (December 2008-January 2009). When it is conducted, the immigrants studied here should have an appropriate number of native-born adult offspring. The housing patterns of the native-born are not directly influenced by immigration processes and absorption policies; rather, they are determined mainly by human-capital characteristics, the continuity of specific socio-cultural resources, and the macro housing market. However, they are also consequence of the success of their immigrant parents. A topic for future research would be the investigation of intergenerational relationships in housing characteristics, mainly ownership, in an attempt to more accurately predict long-range ethnic similarity and dissimilarity. This will also enable assessment as to whether the importance found in the present study of disaggregation by individual country of origin continues for the children of immigrants, or whether these have coalesced into wide ethnic groups, thus coinciding with the concept of "segmented assimilation".

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NOTES

- ⁴ I excluded one item that was included in the census questionnaire under the heading "household details": the availability of bath/shower, which reflects a built-in structural characteristic of the dwelling.
- The census only asked whether someone was employed last week. For immigrants who arrived in Israel many years ago, whether they were employed last week might not have much of an effect on whether they bought a house at some point of time since their arrival which presumably covers a long period of several decades. Yet, this variable can serve as a proxy of employment stability and economic security which are important for acquiring a home and the things people put in them.

¹ Social and economic gaps among immigrants by country of origin can also be found among immigrants in the United States (e.g. Alba and Nee, 2003; Lieberson and Waters, 1988; Portes and Rumbaut, 1990).

² For an excellent and more detailed review of state policies and housing opportunities in Israel, see Lewin-Epstein and Semyonov, 2000, pp. 430-432.

³ This study examines the determinants of housing characteristics among immigrants. Since the Arab inhabitants of Israel are overwhelmingly native-born, they are not included in the analysis. Two other excluded groups are guest-workers, who are temporary residents; and non-Jewish heads of households that have Jewish family members, most of whom arrived recently from the former Soviet Union.

TABLE 1

	Variables Definitions and S.	TABLE 1	
Variable	Description	ummary Description: Range of Country Ave Values	
Homeownership (HMOWN)	Whether house/apartment owned or rented	1= own	Percentage/Mean Range 45.0% (Ethiopia)-92.8% (Yemen)
, ,	(including key money)	0=rent/key money	43.0% (Ethiopia)-92.8% (Yemen)
Crowding (CRWD)	Number of persons per room in HH	l≃ less/equal one person; 0=above one person	74.2% (Ethiopia)-99.0% (Lithuania)
Household Goods Index (HGI)	Weighted measure of 11 household goods	Index scale	0.552 (Ethiopia)-2.700 (Germany)
Immigration variables			
Country of birth (CoB)	Country/area of birth	46 countries/areas	102 (Lebanon)-6,173 Morocco
Years since migration (YSM)	Number of years head of HH resided in Israel (in 1995)	In years	5.2 (Azerbaijan)-46.4 (Yemen)
Age at immigration	Age of head of HH when immigrated to Israel	0-14 15-24 25-34 35-49 50 & over (omitted category)	2.7% (Azerbaijan)-77.4% (Yemen) 11.8% (Belarus)-42.2% (Uruguay) 5.3% (Libya)-36.0% (Azerbaijan) 1.4% (Egypt)-41.3% (Moldova) 0% (Lebanon)-16.7% (Ukraine)
Ecology Size of community	Number of inhabitants in place of residence	Over 200,000-large (omitted category) 20,000-200,000-medium Up to 20,000-small	5.6% (India)-56.0 (USA) 31.4% (USA)-85.4% (Georgia) 5.0% (Lebanon)-21.7% (Yemen)
Sociodemographic characteristic	cs		
Age	Age of head of HH at time of census	In years	39.1 (Ethiopia)-58.8 (Czechoslovakia)
Education	Years of schooling completed by head of HH	In years	3.8 (Ethiopia)-17.3 (Canada)
Marital status	Marrital status of head of HH by gender	Married (omitted category) Unmarried male Unmarried female	56.1% (Ethiopia)-78.2% (Iran) 4.1% (Libya)-17.0% (Rest Latin America) 14.0% (Czechoslovakia)-31.0% (Other FUSSR)
Employment status	Head of HH worked in "last week"	I=Yes 0=No	48.6%(Ethiopia)-89.9% (Italy)
Household characteristics		0-110	
Children in HH	Presence of children under age 18 in the HH	1=Yes 0=No	3.9% (Bulgaria)-37.0% (Ethiopia)
Household income	Total HH income from both work, allowances	In Israeli Shekels	3,418 (Ethiopia)-13,151 (Bulgaria)

(inverted to logarithmic scale)

Before 1947 1948-1954 (omitted category) 1955-1964 1965-1974

1975-1989 1990-1995 1% (Moldova) - 8.8% (United Kingdom)
1.8% (Ethiopia) - 14.0% (Yemen)
8.0% (Lithuania) - 21.1% (Other Asia-Africa)
19.3 (South Africa) - 38.2 (Georgia)
22.3% (Other Former Soviet Union) - 47.2% (Uruguay)
6.7% (Hungary) - 34.1% (Belarus)

and pension

Interval years construction of house was completed

Housing characteristics

Year of construction

TABLE 2

Multivariate Analysis of Housing Success (Ownership, Crowding, Goods) on Immigration Factors, Community of Residence, Demographic and Human-Capital,
Household, and Housing Factors: Immigrants in Israel,1995*

			Tome	Homeownership			Crowd	Crowding (Persons per Room < 1)	is per Roc	m < 1)			Hous	ehold Go	Household Goods Index	
				Logisti	Logistic Regression			Logis	Logistics Regression	sion				Ordin	Ordinary Least Squares	ares
	Z	%	Rank	CoB	CoB*	%	Rank	CoB	CoB*	CoB*	HGI	Rank	CoB	CoB*	CoB*	CoB*
					YSM				HMOWI	HMOWN HMOWN*				HMOWN	Ξ	HMOWN*
Independent variables										YSM					CRWD	CRWD*YSM
	(A)	(B)	(C)	(a)	(E)	(F)	9	(H)	(t)	(0)	(K)	(L)	(M)	(S)	(0)	(P)
Country of birth (CoB) ^b																
Yemen (AS)	1,127	97.8	-	1.22	86.0	91.2	35.5	0.17***	1.63	1.00	1.60	35	-0.073***	-0.028*	-0.008	-0.031***
Poland (EU)	1,799	6.06	7			6.86	7	•	ı	t	2.45	9	•		ı	
Czechoslovakia (EU)	264	8.06	33	1.01	0.97	98.5	5	0.64	1.71	1.04	2.36	Ξ	-0.006	.003	0.009	-0.004
Austria (EU)	139	7.06	4	1.23	96.0	8.76	∞	0.57	1.39	0.99	2.50	4	0.003 0	0.010	0.019*	-0.010
Iraq (AS)	2,710	89.4	2	68.0	1.00	94.4	25	0.24***	2.25	1.01	2.07	23	_	800.0	0.018	-0.031***
Egypt (AF)	719	87.9	9	0.85	0.97	94.3	56	0.21 ***	2.54	1.01	2.30	13.5		0.024*	0.036***	-0.005
Iran (AS)	1,558	8.98	7	1.53***	66.0	91.3	35.5	0.22***	1.27	0.99	1.89	32		-0.004	0.011	0.004
Libya (AF)	627	9.98	∞	0.64**	1.00	91.2	37.5	0.17***	1.70	1.00	2.01	25	-0.021*** -(-0.008	900.0	-0.014*
Bulgaria (EU)	594	86.5	6	*89 .0	1.02	8.96	14.5	0.37**	7.85**	1.03**	2.39	∞		.011	0.019*	9000
Romania (EU)	3,628	86.4	10.5	1.01	1.00	9.76	9.5	0.57*	3.46	1.01*	2.40	7		0.027	0.051***	-0.004
Germany (EU)	809	86.4	10.5	0.70*	66.0	8.86	3.5	1.02	1.15	1.00	2.70	_		0.001	0.012	-0.019***
Syria (AS)	272	86.1	12	1.26	*26.0	91.2	37.5	0.20***	2.06	1.01	1.91	31		0.002	0.007	0.004
Lebanon (AS)	102	83.2	13	0.91	0.97	97.1	12	0.59	2.05	66.0	2.47	5	0.003	0.005	-0.001	+600.0-
Hungary (EU)	336	82.3	14	0.62**	1.03*	9.76	9.5	0.51	4.31	1.02	2.23	16		0.001	800.0	-0.008
Turkey (EU)	586	82.1	15	0.68**	66.0	94.9	74	0.32***	1.33	66'0	2.12	20.5		-0.004	0.013	-0.023***
Italy (EU)	138	80.3	16	92.0	86.0	96.4	11	0.38	2.06	1.01	2.37	10		.017*	0.025***	0.007
Other Asia-Africa (AS-AF)	237	79.0	17	0.91	1.03	92.0	34	0.21***	0.18	**96.0	1.99	26.5		.003	0.014*	0.001
Tunisia (AF)	1,038	78.7	18	0.55***	66.0	93.9	53	0.30***	2.15	1.01	1.95	29		.013	0.028***	-0.001
Lithuania (EU)	385	78.1	19	1.23	66.0	0.66		1.82	1.00	111.12	2.19	17.5	_	0.012	0.021**	0.009**
Belgium (EU)	113	77.1	20	1.39	1.01	96.5	15	0.62	2.11	1.02	2.38	6	0.012*** 0	0.005	0.009	900.0

TABLE 2 (Cont.)

			Home	ownership	Homeownership		Crowc	Crowding (Persons per Room < 1)	s per Room	<1)			Hon	Household Goods Index	ods Index	
				Logistic	Logistic Regression			Logist	Logistics Regression	on				Ordir	Ordinary Least Squares	ares
	Z	%	Rank		CoB*	%	Rank		CoB*	CoB*	HGI	Rank	CoB	CoB*	CoB*	CoB*
					YSM				HMOWN	HMOWN HMOWN*				HMOWN	田	HMOWN*
Independent variables										YSM					CRWD	CRWD*YSM
	B	(B)	Q	(Q)	(E)	Œ	<u>©</u>	(H)	®	(c)	(K)	(1)	(W)	(M)	(0)	(P)
Algeria (AF)	339	76.3	21	**09'0	86.0	0.06	41	0.18***	0.99	86.0	1.99	26.5	*600.0-	-0.016*	-0.005	-0.010*
Other West Europe (EU)	573	74.1	22.5	0.77	66.0	96.3	18	0.50*	96.0	1.01	2.28	15	*800.0	0.019*	0.027***	-0.016***
Morocco (AF)	6,173	74.1	22.5	0.48***	66.0	91.0	39	0.21***	1.62	1.00	1.88	33	-0.075***	***880.0-		-0.011*
Latvia (EU)	247	73.3	74	1.36	1.01	8.86	3.5	1.99	2.82	1.10	2.02	24	0.001	-0.013	0.023***	*800.0
India (AS)	199	72.9	25	***09'0	1.00	88.7	43	0.18***	1.71	1.01	1.61	34	-0.042***	-0.046***	_	9000
Moldova (EU)	724	71.9	79	1.59***	1.06***	95.9	19	0.64	2.08*	1.19*	1.55	36	-0.032***	-0.036***		0.024***
Georgia (EU)	741	70.1	27	1.26	1.03**	7.06	40	0.31***	1.77	1.02	1.18	42	-0.058***	-0.051***		900.0
Former Soviet Union (EU)	1,736	67.1	58	1.38**	1.02*	92.2	32	0.40***	0.83	1.00	1.37	39	-0.057***	-0.046***	0.004	0.046***
Other East Europe (EU)	139	66.2	53	0.39***	1.03	95.0	23	0.41*	0.84	1.02	1.96	28	*600.0-	-0.017**		*600.0
Belarus (EU)	818	0.99	30	1.44**	1.16***	94.1	28	0.52*	1.71	66.0	1.40	37	-0.040***	-0.028**	-0.006	0.035***
Uruguay (LA)	181	65.1	31	0.58**	1.00	97.2	Ξ	0.62	2.42	1.00	2.34	12	0.007	0.020**	0.024***	0.001
Argentina (LA)	933	63.1	32	0.55***	1.00	8.96	14.5	29.0	2.79	1.04	2.12	20.5	0.005	0.021*	0.034***	0.007
South Africa (AF)	298	62.4	33	0.63**	1.01	98.3	9	1.32	0.24	1.03	2.63	7	0.035***	0.022***	0.029***	-0.015***
Brazil (LA)	148	61.8	34	0.63*	1.02	0.86	7	1.13	1.49	66'0	2.10	22	0.005	0.012*	0.014**	-0.003
Canada (NA)	115	61.7	35	0.79	1.00	95.7	70	0.49	0.65	86'0	2.54	3	0.017***	0.004	0.010	-0.003
Uzbekistan (EU)	823	61.1	36	1.34*	1.07***	86.3	4	0.25***	1.03	66'0	1.11	43	-0.052***	-0.007	0.001	0.030***
Russia (EU)	4,794	0.09	37	1.16	1.01	92.1	33	0.38***	1.92	1.02*	1.29	41	***960'0-	-0.035*	-0.006	0.070***
Ukraine (EU)	4,318	9.69	38	1.07	1.04***	93.0	30	0.42*	2.49	1.08***	1.39	38	-0.073***	-0.011	0.012	0.060***
Other former Soviet Union (EU)	171	59.5	39	1.4	1.04	88.9	45	0.29***	0.88	1.04	96.0	44.5	-0.031***	-0.009	0.002	*600.0
United Kingdom (EU)	427	59.1	40.5	0.66**	0.99	95.3	22	0.56	1.29	0.99	2.16	61	0.016***	0.013	0.021	-0.011**
United States (NA)	1,103	59.1	40.5	0.77*	1.02	95.4	21	.26*	98.0	66.0	2.30	13.5	0.034***	0.005	0.020	*600.0-
Other Latin America (LA)	224	58.4	42	0.58**	1.00	6.96	13	0.71	1.00	25.06	2.19	17.5	0.012**	0.010	0.016**	-0.007
Azerbaijan (EU)	374	57.4	43	1.33	1.01	85.0	45	0.22***	2.11	1.02	96.0	44.5	-0.037***	-0.018**	-0.006	0.019***
France (EU)	290	57.1	4	***09.0	66.0	94.2	27	0.49*	1.24	66.0	1.92	30	0.000	0.011	0.020***	-0.004
Kazakhstan (EU)	139	49.6	45	89.0	1.06	97.8	31	0.52	0.88	1.04	1.31	40	-0.018***	0.000	0.005	*600.0
Ethiopia (AF)	1,069	45.0	46	0.99	0.91***	74.2	46	0.19***	2.42	66.0	0.55	46	-0.057***	-0.021**	-0.011*	0.027***

				The same pass of section of				IABLE 2 (Cont.)	(Cont.)							
			Home	Homeownership			Crowdi	ng (Persor	Crowding (Persons per Room < 1)	n < 1)			Hot	Household Goods Index	ds Index	
				Logistic	Logistic Regression			Logist	Logistics Regression	on				Ordina	Ordinary Least Squares	SS
	Ź	%	Rank		CoB*	%	Rank	CoB	CoB*	CoB*	HGI	Rank	CoB	CoB*	CoB*	CoB*
					YSM				HMOWN	HMOWN HMOWN*				HMOWN	Ξ	HMOWN*
Independent variables										YSM					CRWD	CRWD*YSM
	(V)	(B)	9	(D)	(E)	(F)	(<u>G</u>)	(H)	(i)	(r)	(K)	(T)	(M)	S	0)	(P)
Years since migration		•	1	1.06***	1.05***	•		1.01*	1.01*	1.00	1		1.169***	0.167***	0.168***	0.139***
Age at Immigration:																
0-14	•	•	•	1.10	1.02	•		1.72*	1.74*	1.67*	•	٠	0.085***	0.085***	0.084***	0.052*
15-24	•	•	•	1.53***	1.43**			2.09***	2.11***	2.02***	,		0.036*	0.035*	0.034*	0.009
25-34	•	٠	,	1.85***	1.77***			1.65**	1.65**	1.60**	•		0.010	0.010	600.0	-0.007
35-49	,	•	•	1.80***	1.76***		1	1.20	1.19	1.18	٠	,	-0.003	-0.002	-0.002	-0.009
Community of residence:																
Large localities		,	•	0.52***	0.51***		•	88.0	0.88	0.88	Ĩ	•	-0.033***	-0.032***	-0.032***	-0.036***
Medium localities		•	•	*16.0	0.91*	•		86.0	86.0	86.0	٠		-0.017***	-0.017***	-0.017***	-0.020***
Age (18 +)	•	•		1.02***	1.02***	•		1.04***	1.04***	1.04***	•		-0.049***	-0.053***	-0.054***	-0.065***
Education (in years)		•	•	1.02***	1.02***		•	1.08***	1.07***	1.07***	•		0.154***	0.152***	0.152***	0.150***
Marital status:																
Unmarried men		•		0.27***	0.27***		,	5.97***	6.01***	5.92***		,	-0.106***	-0.105***	-0.105***	-0.106***
Unmarried women	r	•	•	0.50***	0.50***			3.43***	3.43***	3.42***			0.120***	-0.119***	-0.119***	-0.122***
Employment status: worked last week	ı	•	•	1.36***	1.36***		٠	1.56***	1.58***	1.59***	٠	,	0.028***	0.027***	0.027***	0.027***
Children < 18		•	•	1.13***	1.14***	•		06.0	06.0	06.0	•	,	0.056***	0.054***	0.054***	0.057***
Household income (LN)		•	•	1.59***	1.57***	,		86'0	86.0	0.97		ı	0.309***	0.308***	0.308***	0.304***
Year of construction:																
Before 1947		•	•	ı	•	•		.79*	*08.0	*08.0	•	•	-0.004	-0.002	-0.002	-0.002
1955-1964		•	•	•	,		,	1.15*	1.16*	1.15*			-0.015**	-0.016**	-0.015**	-0.016**
1965-1974			•					1.60***	1.61***	1.59***	•	,	0.020**	0.020**	0.020**	0.018**
1975-1989	•			•	•			2.49***	2.50***	2.46***		1	0.117***	0.116***	0.116***	0.1111***
1990-1995	ı	•	,	•	•			2.80***	2.84***	2.74***		•	***660'0	***660.0	***860.0	0.103***
Homeownership: owner	i	•	•	•	ı			1.97***	5.48	1.74***			0.138***	0.143***	***960'0	0.192***
Crowding < I person per room	1	•	•			,		,	٠	•			0.061***	0.062***	0.051***	0.079***

TABLE 2 (Cont.)

0.47

0.47

0.47

0.47

0.18

R-squared
*** p<01, ** p<01, ** p<05
*** p<01, ** p<01, ** p<01
*** p<01, ** p<01
** p<01, ** p<01
*** p<01
*** p<01, ** p<01
** p<01, ** p<01
*** p<01, **

TABLE 3
Summary of the Cumulative Effects Associated with Housing Characteristics for Country of Birth: Immigration in Israel, 1995

Country of birth	Homeownership	Crowding -	HH Goods
A. Azerbaijan, Canada, Czechoslovakia, Iraq, Kazakhstan, Lebanon, Other FUSSR, Russia, Syria, Ukraine, Yemen	N.S.	N.S.	N.S.
B. Argentina, France, India, Morocco, Other East Europe, Other Latin America, South Africa, Tunisia, Uruguay	Negative	N.S.	Positive
C. Austria, Egypt, Italy, Latvia, Lithuania, Other Asia-Africa, Other East Europe, Romania	N.S.	N.S.	Positive
D. Algeria, Germany, Hungary, Libya, Turkey, United Kingdom, United States	Negative	N.S.	N.S.
E. Belarus, Iran, Former Soviet Union, Uzbekistan	Positive	N.S.	N.S.
F. Belgium, Ethiopia, Georgia	N.S.	N.S.	Negative
G. Brazil	Negative	Negative	Positive
H. Bulgaria	Negative	Positive	Positive
I. Moldova	Positive	Positive	Positive