

Moving to own: Mobility and homeownership among immigrants and the native-born

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Abstract

The purpose of this study is to examine how homeownership factors into locational decisions, focusing on differences between immigrants and the native-born. In particular, we examine the link between geographic mobility and housing tenure for the native- and foreign-born using Canadian data. Our analysis focuses on homeownership as an outcome of residential moves at various levels, within the municipality, across municipalities but within the metropolitan area, across metropolitan areas but within the province, across provinces and across national boundaries, and its potential implications for immigrant integration using micro-data from the 2006 Canadian Census of Population, 20 percent sample. Our findings show that moves across municipalities but within the metropolitan area result in the highest levels of homeownership but that this varies according to immigrant generation and arrival period.

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Introduction

Population redistribution has been of long-standing interest to geographers, demographers, economists and sociologists as evidenced by past studies on the topic (Cooke and Bélanger 2006; Coulombe 2006; Day 2006; Finnie 2004; Helliwell 1996; Hou and Bourne 2006; Krahn, Derwing and Abu-Laban 2005; Michalos 1997; Newbold 1996, 2001; Nogle 1994; Trovato 1988). This extensive literature demonstrates that the central concern with population mobility in Canada is uneven social and economic (and hence, political) development and labour resources. It also demonstrates that people relocate for a number of reasons: educational or economic opportunities, proximity to family, social and community support, and access to resources and amenities such as housing, schools, healthcare facilities and public transit. Additional explanations for internal migration include the social, political and economic context of places of origin and destination.

However, despite research interest in the internal migration of immigrants across provincial borders, little connection is made to residential mobility, or moves within city limits, and outcomes of relocation. Relocation, at any geographic level, can be disruptive of family stability (Hagan, MacMillan and Wheaton 1996) and suggest a lack of investment in home life and in neighbourhoods. It may also be indicative of reduced social ties, and it may restrict social capital and challenge integration. On the other hand, moving may reveal a climb up on the social

mobility scale, as many relocate to more favourable neighbourhood conditions and better housing, or homeownership.

Housing is a key motivation for mobility within municipal, metropolitan or urban areas, but less articulated in moves of a farther nature. Yet, there is reason to believe that homeownership and housing markets may, in combination with some of the other identified factors such as employment and kinship, push or pull migrants to move to more distant places, even across metropolitan or provincial boundaries. This is evident in research on the impact of immigration on the outmigration of the native-born at a provincial level (Hou and Bourne 2006; Ley 2007).

Yet, in much of the homeownership literature in Canada, consideration of geographic mobility and distance is lacking. Rather, homeownership is often conceptualized as a status indicator or the result of life cycle changes and less as a process that incorporates notions of geographic and residential mobility. Yet, mobility and housing tenure are inextricably linked; every mobility decision ends with a housing outcome. Moreover, this association may differ for immigrants and non-immigrants due to differences in priorities and to differential accessibility to housing market information.

To gain some insight into this link and how it might differ for immigrants and nonimmigrants, this study examines the association between relocation at various levels of geography and housing tenure comparing immigrants and the native-born using data based on a sample of movers in the 2006 Canadian Census of Population. In particular, we examine the association between mobility distance and the likelihood of homeownership. We assess to what degree homeownership may be a motivation for inter-provincial, inter-city and intra-city moves,

comparing rates between the native-born and immigrants by generational status and timing of arrival.

Migration, mobility and housing

Housing considerations can play a role in geographic mobility at various levels, from moves within a neighborhood to moves across provinces, and they may differ to some extent for immigrants and non-immigrants due to different priorities and needs, and differential experiences in the housing market. Within municipalities and metropolitan areas, housing is perceived to be central to moves but has rarely been considered to motivate moves across longer distances. Instead of housing, much of the literature on internal migration – defined as inter-provincial moves – focuses on social and economic factors in the decision to migrate. Unemployment, social assistance, demographic characteristics, education and earnings potential have been demonstrated to be key determinants of population mobility across provincial boundaries (Coulombe 2006; Day and Winer 2006; Finnie 2004; Lin 1998).

These determinants apply to both non-immigrants and immigrants as observed in the literature. Yet, due to interest in issues of immigrant concentration in traditional gateways and secondary migration among the foreign-born, and “a more balanced geographic distribution of immigrants,”¹ their movements within Canada have been the topic of a number of studies. Newbold (1996) found that the foreign-born and the Canadian-born respond similarly to economic conditions such as employment growth, income levels and unemployment rates, and that differences in inter-provincial migration propensities were due to differences in sociodemographic characteristics rather than place of birth or ethnicity. Others have found that

¹ This is the title of a Special Study published by Citizenship and Immigration Canada, *Towards a more balanced geographic distribution of immigrants*. Published May 2001.

inter-provincial moves among immigrants are not determined by purely economic decisions, ethnic affinity also matters (Citizenship and Immigration Canada 2001; Trovato 1988) as does a location's overall attractiveness (Hou 2007). In addition, immigrant class, destination of arrival, and region of origin appear to play strong roles in the immigrant's decision to move in the early period after arrival (Citizenship and Immigration Canada 2000; Newbold 2007; Nogle 1994) as well as proximity to family and friends, and lifestyle considerations (Newbold 2007). In this internal migration literature, very few highlight the role of housing.

One exception is a study by Shulman and Drass (1979) as cited in Michalos (1997), which found housing (i.e. more affordable housing) to be one of the key motivators for relocation. Two recent studies focus on rising housing costs as a push factor, particularly for the native-born in the large metropolitan areas (Hou and Bourne 2006; Ley 2007). In examining the impact of immigration on population mobility in Canada, Hou and Bourne (2006) found that the growth of the immigrant population in Toronto and Vancouver was linked to the out-migration of the less-well-educated non-immigrants. They argued that this association is less directly related to immigration than to competition for low-skilled jobs and affordable housing. This suggests that immigrants may be less sensitive to housing costs and less likely to move greater distances to find suitable housing. In other words, other features of a location, such as social networks and job opportunities, may be more salient for immigrants than housing costs (Ley 2007).

As the foregoing discussion reveals, the role of local housing markets and housing tenure are not the focal point of most studies on internal migration in Canada. However, housing-related factors have always been central to work on residential mobility, or population movement within city limits, and Murdie (2002) offers one conceptual framework. In examining the housing

careers of Polish and Somali immigrants in Toronto, he argues that throughout the life course, households attempt to improve their housing conditions. This has been supported by others, who show that local moves are more related to housing needs (Michalos 1997; Newbold 2007) and housing tenure (Michalos 1997; Boehm, Herzog and Schlottmann 1991). But, while location is thought to be important in this housing search process, distance is noticeably absent.

To summarize, the migration and mobility literature demonstrates that numerous factors are considered in the decision to move and find new housing, whether the move is down the street, the other side of town, across the country, or across different countries. While the relative weighting of the different determinants may vary according to the distance moved, common factors include economic considerations (i.e. employment, affordability, etc.), social and lifestyle considerations (i.e. proximity to family, friends, amenities, etc.), and housing considerations (i.e. space, quality, ownership, etc.).

In terms of this study, we argue that migration and mobility at all geographic scales need to be thought of as a process that encompasses concerns about housing, although more peripherally for some than for others. People may move for different reasons and across different spatial distances but every move results in decisions and choices about housing. Housing is tied up with mobility and distance, and should not be overlooked but considered alongside other determinants and motivating factors like jobs, family, and lifestyle. For this analysis then, the notion of homeownership is seen as both a motivation for and as an outcome of geographic mobility.

Existing literature on homeownership in Canada tends to focus on homeownership as a status, or an outcome of life cycle processes, and studies investigate racial or ethnic differentials

in homeownership or differentials by immigrant status (Balakrishnan and Wu 1992; Darden and Kamel 2000; Gyimah, Walters and Phythian 2005; Haan 2005, 2007; Kim and Boyd 2006; Mendez, Hiebert, Wyly 2006; Ray and Moore 1991; Skasburskis 1996), yet, as homeownership offers psychological, social and economic security and access to neighbours and neighbourhoods, and as it is an indicator of social status and wealth, we need to broaden our understanding of the processes associated with it. By taking homeownership as an outcome of mobility and as a result of a decision to move, we will have an improved understanding of how homeownership factors into locational decisions and potential implications for immigrant integration.

In the analysis, we expect that moves within a municipality and metropolitan area are more likely to end in homeownership given that moves of a shorter distance are more likely to be related to housing needs. However, while the association between residential mobility (i.e. within city moves) and housing tenure may be consistent for earlier immigrants and non-immigrants, more recent immigrants would be expected to be less able to move into owner-occupied housing due to on-going household adjustments (Newbold 2007). Moves across longer distances, the longest being migration across international boundaries, which are more often a result of economic or educational opportunities, family reunification or humanitarian purposes, are expected to be less likely to result in homeownership. However, this negative association may be more evident for immigrants, particularly more recent immigrants, who have limited information about local housing markets, than for longer-standing immigrants and the second and third generation who often get pushed out of the immigrant concentrated areas due to rising costs in housing and who are at an advantage in accessing housing market information in other parts of the country.

Data and methods

This analysis uses microdata from the 2006 Canadian Census of Population, 20 percent sample, which consists of individual responses to the long form of the census questionnaire. These data are confidential data that are made available to university researchers at Research Data Centres (RDC) across Canada through the Canadian Initiative on Social Statistics (CISS), and any data and analysis for dissemination is required to adhere to the rules of disclosure.²

The sample for the study includes all primary household maintainers who had a different place of residence a year prior to the 2006 Census. They are aged between 25 and 65 years, and live in private dwellings. The primary household maintainer, according to census definitions, is the person who contributes the greatest amount toward the payment for shelter expenses. In the case of a household where two people share these expenses equally, the first person listed is chosen as the main household maintainer. Selecting primary maintainers aged 25 to 65, creates a sample of individuals who are likely to have completed their education, to participate in the labour force and to make mobility and housing decisions. Using these sample criteria, we obtain 243,170 cases of movers in the one-year period prior to the census.

Homeownership. Our dependent variable is a dichotomous measure of housing tenure, renter-occupied and owner-occupied, and it reflects the tenure of the dwelling occupied by the primary householder. It is taken on census day and not prior to the mobility period. As a result, the data do not allow us to identify whether geographic mobility coincides with housing mobility, that is, whether moves originated from a rental or homeowner position.

Mobility status. While the dataset includes observations both for five year and for one year mobility status, we only consider those who had a different place of residence 1 year prior

² As our results are preliminary, we are only able to provide results to the multivariate models in this paper at this time.

to the census since these data are likely to provide greater insight into the decisions to buy or rent housing close to a move. While the data may conceal further moves within the period, the short window of opportunity suggests that this is likely to affect a negligible number of cases. For this reason, we do not use the five year mobility period; the data are likely to miss a greater number of moves occurring within the period.

For those who were living in a different place of residence one year prior to the census, we classify them into five categories of movers, loosely related to distance:³ 1) movers within the municipality (Census Subdivision (CSD)⁴); 2) movers across municipalities and within the metropolitan area (Census Metropolitan Area (CMA)); 3) movers across metropolitan areas and within the province; 4) movers across provincial boundaries and within Canada; and 5) international movers.

Generational status. A second key variable in this analysis is immigrant status. Past research has demonstrated the importance of distinguishing among generations and timing of arrival (Kim and Boyd 2006). As a result, we distinguish the third and subsequent generations as those individuals who were born in Canada and whose parents were also born in Canada. The second generation refers to those born in Canada with at least one immigrant parent. The 1.5 generation refers to the foreign-born who migrated to Canada as a child, before the age of 13 years. Finally, first generation immigrants are those individuals born outside of the country, who have foreign-born parents, arrived in the country over the age of 12 years, and are disaggregated into four arrival periods: before 1981, 1981 to 1990, 1991 to 2000 and 2001 to 2006.

³ We apply the term “distance” loosely as moves across a municipal boundary – which is a political boundary – may actually be of a shorter distance than moves within a municipality.

⁴ A Census Subdivision (CSD) is a municipality within a Census Metropolitan Area (CMA), which is an area consisting of one or more adjacent municipalities situated around a major urban core. To form a CMA, the urban core must have a population of at least 100,000.

Table 1. Variable list

Variable	Measurement
<i>Dependent variable</i>	
Tenure	Renter Owner
<i>Primary householder characteristics</i>	
Age	25-65 years
Sex	Male Female
Language	English or French or both official languages Neither official language
Education	High school diploma or equivalent or less College/university diploma/other trades University degree or higher
Employment	Self-employed Wage-employed Unemployed
Visible minority status	Not in labour force White Chinese South Asian Black Latin American Other visible minority
Immigrant generation, age, timing	3 rd + generation 2 nd generation 1.5 generation, 0-12 years 1 st generation, 13+ years, migrated before 1981 1 st generation, 13+ years, migrated 1981-1990 1 st generation, 13+ years, migrated 1991-2000 1 st generation, 13+ years, migrated 2001-2006
Mobility status	Within municipality Across municipalities, within metropolitan area Across metropolitan areas, within province Across provinces, within Canada International
<i>Household characteristics</i>	
Family composition	Single/divorced/widowed with no children Single/divorced/widowed with children Married with no children Married with children aged 24 years or less Married with children aged 25 years or higher
Household income	In \$10,000's
<i>Metropolitan area</i>	Toronto Montreal Vancouver Other-CMA Non-CMA

Additional covariates in the model include age, sex, official language ability, education, employment and visible minority status of the primary householder. Household level variables include family composition and household income. Due to housing market differences at the local level, we also control for metropolitan area. All variables in the logistic regression analysis are listed in Table 1.

An important caveat in the analysis is in the interpretation of the effects of these variables as a result of the data limitations. All of the variables can be assessed in terms of their association to homeownership, not the timing of these variables in relation to the beginning of the mobility period. These variables were measured at the time of the census, *after* the mobility period, and not prior to it.

Using these explanatory variables, we apply binomial logistic regression analysis on the likelihood of homeownership over renting. Our analysis first examines the main effects of geographic mobility and immigrant generations on homeownership and then assesses interaction effects to ascertain whether the effect of geographic mobility differs according to immigrant generation. The logistic model is estimated using a robust covariance matrix to adjust standard errors due to the clustering of observations within metropolitan areas.

Is there an association between geographic mobility and homeownership?

In this section, we discuss the study sample in terms of homeownership and geographic mobility and use publicly available aggregate census data to supplement the description. In terms of homeownership, aggregate data from the 2006 census show 68 percent of private dwellings to be owner-occupied. Yet, among movers in the one-year period prior to the census, according to the

sample data (not shown), the percentage is lower, which suggests that renters are overrepresented among these movers.

In terms of geographic mobility, according to the aggregate data, the 2006 census counted over 4 million movers in the one year period prior to the census, which translates to just over 14 percent of the population. This is in contrast to the over 40 percent of movers in the population within the 5 year period. As shown in Table 2, the majority of moves in both periods are within the municipality, followed by moves within the province. Using the sample data to look more closely at the mobility patterns of one-year movers (not shown), we can see that moves within provinces consisted mostly of moves within a given metropolitan area.

Table 2. Summary of movers, one and five year, 2006 census

	One year	Percent	Five year	Percent
Movers within the municipality	2,554,260	58.5	6,507,900	53.8
Movers across municipalities, within the province	1,221,560	28.0	3,566,790	29.5
Movers across provinces, within Canada	289,740	6.6	852,580	7.1
International movers	297,530	6.8	1,160,035	9.6
Total	4,363,090	100.0	12,087,315	100.0

The sample data further reveal that the more recent immigrants were the most likely to have moved within the one year period prior to the census, particularly among those who had been living in Canada less than 6 years. This is consistent with past studies that showed immigrants move more frequently in the early settlement period as they are still making adjustments to their housing arrangements (Newbold 2007). Moreover, this category also includes immigrants who landed in Canada for the first time within a year of the census. In contrast, the earliest immigrants were the least likely to move within the one year period, likely as a result of being settled and rooted in their city of residence but also due to their high rates of homeownership, and the mobility rates for the 3rd, 1.5 and 2nd generations fell somewhere in between. (Data not shown.)

As demonstrated in previous literature on the topic, homeownership varies according to generational status and timing of arrival. The earliest immigrants, those arriving before 1981, had the highest levels of homeownership, followed by the next cohort of immigrants arriving between 1981 and 1990. The two groups with the lowest levels were the most recent immigrants followed by the third-plus generation. (Data not shown.)

Examining homeownership by geographic mobility – among the one-year movers – the rates are highest among movers who were previously living within the metropolitan area but in a different municipality. Those who moved from within the province came second in their homeownership levels, followed by those moving from within the municipality. Those who were living out-of-province or overseas a year earlier had the lowest levels of homeownership. This suggests that geographic distance acts as a constraint in the owners market but the association is not linear. (Data not shown.)

Based on this descriptive analysis, it appears that people tend to move to a different municipality to buy a home but still remain within the province. They are less likely to purchase a home after moving within the municipality. In the next section, we discuss the results from the multivariate analysis.

Geographic mobility, immigrant generations and homeownership, main effects

Table 3 presents the results of the main effects model as odds ratios. The effect of geographic mobility on homeownership continues to be significant after controlling for the covariates of age, sex, language ability, educational attainment, employment status, visible minority status, immigrant generation, family composition and household income. Specifically, primary householders who were living within the metropolitan area but in a different municipality a year earlier were almost twice as likely to be homeowners compared to those who had moved from within the municipality. Those who were living within the same province but in a different metropolitan area were also significantly more likely than those who moved within the municipality to own their homes. Finally, those who were living outside of the province or in another country a year earlier were much less likely to own than those who moved from within the municipality, after controlling for individual, household and metropolitan area characteristics.

With respect to immigrant generations, the main effects model demonstrates that all immigrant groups, with the exception of the most recent international migrants, had significantly higher likelihoods of homeownership compared to the third-plus generation. Most notably, and consistent with past studies, longer standing immigrants, those arriving before 1981, were 1.7 times as likely to own their homes. These initial multivariate results demonstrate that both

immigrant generational status and geographic mobility are important for understanding housing tenure among movers.

Table 3. Odds ratios, main effects model

Variables	Odds Ratios
Age	1.015
Sex (base=Male)	--
Female	0.965
Language (base=English/French/Both)	--
Neither	1.365
Education (base=High school diploma or equivalent)	--
College/University Diploma/Other Trades	1.052
University degree	1.207
Employment (base= Self-employed)	--
Wage-employed	0.694
Unemployed	0.414
Not in labour force	0.525
Visible Minority (base= Whites)	--
Chinese	1.474
South Asian	1.106
Blacks	0.829
Latin Americans	0.648
Other visible minority	0.832
Generation Status (base=3+ Generation)	--
2 nd Generation	1.276
1.5 Generation, 0-12 years	1.332
1 st Generation, 13+ years, migrated before 1981	1.673
1 st Generation, 13+ years, migrated 1981-1990	1.453
1 st Generation, 13+ years, migrated 1991-2000	1.185
1 st Generation, 13+ years, migrated 2001-2006	0.597
Mobility (base= Within municipality)	--
Across municipalities, within metropolitan area	1.986
Across metropolitan areas, within province	1.076
Across provinces, within Canada	0.576
International	0.642
Family Composition (base= Single/Divorced/Widowed with no kids)	--
Single/Divorced/Widowed with kids	1.228
Married with no kids	2.439
Married with kids aged 24 or less	3.028
Married with kids aged 25 or higher	1.745
Household Income	1.206
CMA (base= Toronto)	--
Montreal	0.882
Vancouver	1.038 ns
Other-CMA	1.442
Non-CMA	1.899
	Likelihood ratio chi-squared 24,393.11
	Degrees of freedom 32
	N 243,170

Table 4. Odds ratios, interaction model

Variables	Odds-ratio
Age	1.015
Sex (base=Male)	-
Female	0.964
Language (base=English/French/Both)	--
Neither	1.385
Education (base=High school diploma or equivalent)	--
College/University Diploma/Other Trades	1.052
University degree	1.200
Employment (base= Self-employed)	--
Wage-employed	0.700
Unemployed	0.414
Not in labour force	0.526
Visible Minority (base= Whites)	--
Chinese	1.475
South Asian	1.112
Blacks	0.824
Latin Americans	0.642
Other visible minority	0.832
Generation Status (base=3+ Generation)	--
2 nd Generation	1.320
1.5 Generation, 0-12 years	1.345
1 st Generation, 13+ years, migrated before 1981	1.469
1 st Generation, 13+ years, migrated 1981-1990	1.472
1 st Generation, 13+ years, migrated 1991-2000	1.215
1 st Generation, 13+ years, migrated 2001-2006	0.678
Mobility (base= Within municipality)	--
Across municipalities, within metropolitan area	1.877
Across metropolitan areas, within province	1.119
Across provinces, within Canada	0.640
International	1.024 ns
Generation * Mobility (base=3 rd + Generation moved within municipality)	--
2 nd Generation moved within metropolitan area	0.972 ns
2 nd Generation moved within province	0.938 ns
2 nd Generation moved across province	0.816
2 nd Generation moved from another country	0.716
1.5 Generation moved within metropolitan area	1.089 ns
1.5 Generation moved within province	0.974 ns
1.5 Generation moved across province	0.900 ns
1.5 Generation moved from another country	0.680
1 st Generation, before 1981, moved within metropolitan area	1.334
1 st Generation, before 1981, moved within province	1.608
1 st Generation, before 1981, moved across province	1.570
1 st Generation, before 1981, moved from another country	1.232 ns
1 st Generation, 1981-1990, moved within metropolitan area	1.166 ns
1 st Generation, 1981-1990, moved within province	0.920 ns
1 st Generation, 1981-1990, moved across province	0.650
1 st Generation, 1981-1990, moved from another country	0.761 ns
1 st Generation, 1991-2000, moved within metropolitan area	1.294
1 st Generation, 1991-2000, moved within province	0.675
1 st Generation, 1991-2000, moved across province	0.536
1 st Generation, 1991-2000, moved from another country	0.907 ns

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1 st Generation, 2001-2006, moved within metropolitan area	1.479
1 st Generation, 2001-2006, moved within province	0.511
1 st Generation, 2001-2006, moved across province	0.554
1 st Generation, 2001-2006, moved from another country	0.408
Family Composition (base=Single/Divorced/Widowed with no kids)	--
Single/Divorced/Widowed with kids	1.231
Married with no kids	2.419
Married with kids aged 24 or less	3.024
Married with kids aged 25 or higher	1.710
Household Income	1.207
CMA (base=Toronto)	--
Montreal	0.904
Vancouver	1.046 ns
Other-CMA	1.477
Non-CMA	1.930
	<hr/>
	Likelihood ratio chi-squared 24,540.53
	Degrees of freedom 56
	N 243,170
	<hr/>

The interaction effects of mobility and immigrant generation on homeownership

Turning to the interaction model in Table 4, we can see that the effect of geographic mobility depends to some extent on the immigrant generation of the householder. These differences are illustrated in the graph of predicted probabilities in Figure 1. The predicted probabilities are calculated for 40-year-old, white, and married males with children less than 25 years old, who speak one or both of the official languages, have a college or university diploma, are wage employed, live in Toronto with a household income of \$60,000.

As the table and figure reveal, for the third-plus generation, those who moved from a different municipality but remained within the metropolitan area were more likely to own compared to those who moved from within the municipality or from other, more distant places.

The greatest level of ownership for the third generation was 71 percent for this group of movers, falling to a low of 46 percent for those who moved from another province. For each of the 1st and 2nd generational groups, the effect of geographic distance on homeownership differs from the third-plus generation as it follows a linear pattern. For these two categories of movers, homeownership levels were lower for those who were living in more distant places a year earlier.

For first generation immigrants who arrived before 1981, all recent movers had relatively high levels of homeownership, with movers within provinces having the highest rates (68 percent) and movers from abroad having the lowest rates (62 percent). For first generation immigrants who arrived between 1981 and 1990 and between 1991 and 2000, the patterns generally follow the linear pattern with the exception of those who were living abroad a year earlier. These longer-standing immigrants who had been living abroad a year earlier, had higher levels of homeownership than their counterparts who moved from a different part of the country. While we would need to examine this in greater detail, particularly by looking at ethnicity or the place of birth, the data seem to support the explanation that the higher levels of homeownership in this group may be of the transnational or immigrant entrepreneurs who arrived during this period as part of the business class program and continue to maintain homes overseas.

Among the most recent immigrants, we notice yet another pattern; movers who were living in a different municipality a year earlier but still lived within the metropolitan area had an ownership rate of 66 percent, a higher rate than all of the other generational groups except for the

third-plus generation. However, all other recent migrant movers had somewhat lower rates of homeownership.

These results demonstrate that for movers, the effect of geographic mobility on homeownership depends on immigrant generation and timing of arrival. For the third-plus generation and the most recent immigrants, homeownership is likely to have motivated moves across municipal boundaries although it still kept them within the metropolitan area. For the other generational groups, both within municipality moves and within metropolitan area moves appeared to have ended in higher levels of homeownership in contrast with moves of a greater distance, with the exception of the earliest immigrants. These earliest immigrant movers, i.e. those who landed before 1981, had, for the most part, high levels of homeownership regardless of the distance moved. This is likely due to their high homeownership rates, which suggests that they are likely to have started their mobility period from an ownership position.

Additional predictors of homeownership stand out in the model. As might be expected, age and household income had a positive and significant effect on homeownership among the movers in the sample as did education. Females were less likely than males to own, as were unmarried householders without children. Also, owners were less likely to be found among movers in Toronto, Montréal and Vancouver than among movers in other metropolitan areas and non-metropolitan areas. The effects of these covariates emerged as anticipated.

However, there were a few surprises. For one, language fell in the opposite direction than what might be expected, which suggests that knowledge of an official language does not offer an advantage in the owners housing market among movers. Second, movers who were wage employed, unemployed or not in the labour force were all significantly less likely than the self-employed to own their homes. It may be the case that entrepreneurs have a greater appreciation

of property ownership and are thus more inclined to become owners.

In terms of visible minority status, while whites – being the majority group – may be expected to have the highest rates of homeownership, the levels of Chinese and South Asian homeownership were significantly higher; the Chinese were 1.5 times as likely and South Asians were 1.1 times as likely to own their homes. All other visible minority groups, including Blacks and Latin Americans, were less likely to live in owner-occupied dwellings. Perhaps this is not that surprising given that the Chinese, in particular, have been known to achieve homeownership status soon after arrival (Myles and Hou 2004).

Discussion and conclusions

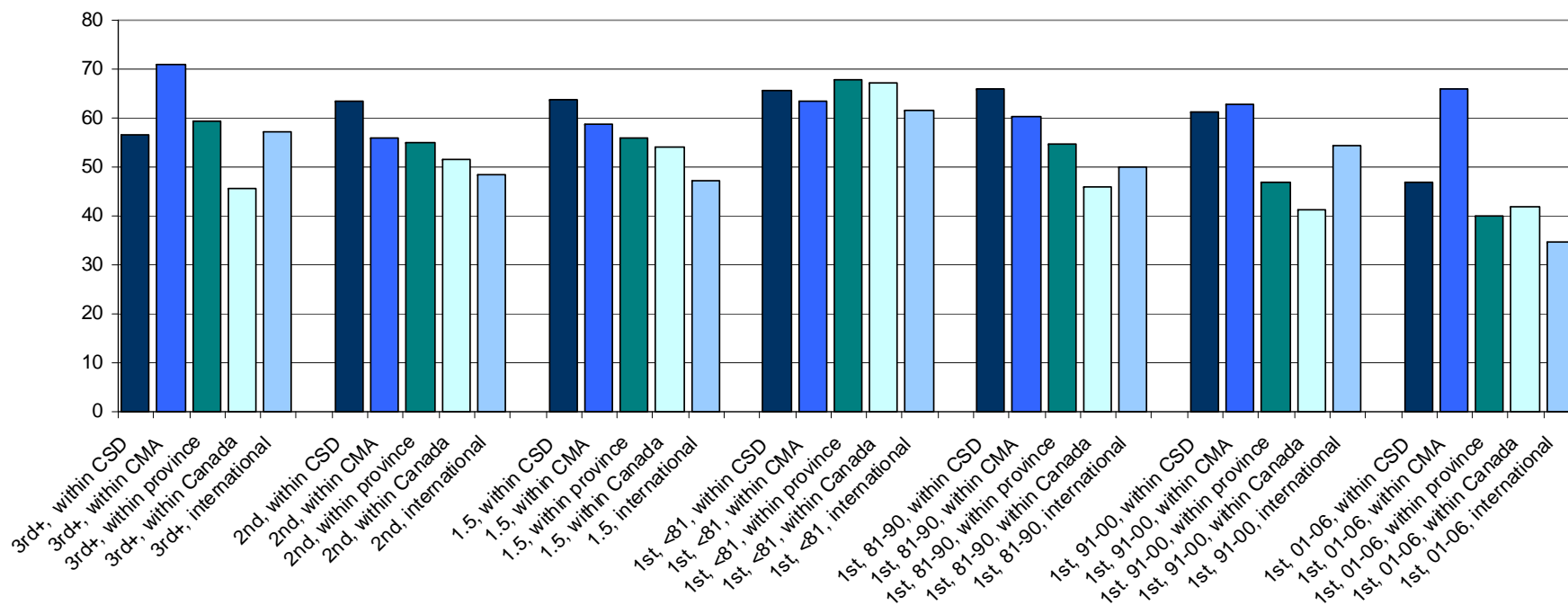
Given that moves of a shorter nature tend to be motivated by changes in housing needs, we began this analysis with the expectation that shorter distance moves would be more likely to end in homeownership. In general, we found this to be supported; movers who moved in the past year within provincial boundaries were more likely to be living as owners in their current place of residence. In other words, the greater the distance moved, i.e. across provincial or international boundaries, the lower the likelihood of ownership. This fits with the explanation that knowledge, awareness and information of housing markets will be limited for distant homeseekers. Moreover, when one moves across provincial or international boundaries, it takes time to acculturate and settle in a place, and there may be doubts or questions about long-term settlement. Even if housing was a consideration in the long-distance move, homeownership is likely to be too big of an investment before one is more certain about their future in the new place of residence.

Then we argued that this pattern of mobility and ownership is likely to be observed for earlier immigrants and non-immigrants, but that more recent immigrants would be less able to end a move in an ownership position as they attempt to find jobs, schools and settle down (Newbold 2007). This was generally supported, as the most recent immigrants tended to have lower levels of homeownership. But, this was not consistent across all mobility categories. Holding constant all of the covariates, the most recent immigrants who moved from within the metropolitan area but across municipalities had comparable levels of homeownership as all other generational groups in the same mobility category.

Finally, we expected to find that movers of the third-plus generation would be more likely to own their homes, particularly if they were leaving a place due to the high cost of housing in urban areas. The data are not consistent with the idea that the third-plus generation is being pushed out of owners markets and moving across provincial borders in order to purchase housing in their new place of residence. However, the data are also not inconsistent with the idea as well. The current analysis does not specify the location of current residence or residence prior to the move, which precludes us from knowing whether movers of the third-plus generation were leaving these urban areas or entering them.

This leads us to consider further avenues for more detailed data analysis. This preliminary analysis revealed that the geographic distance of movers is linked to homeownership and that this association varies by immigrant generation. To begin to understand this interaction, we will direct future analyses to examining place of birth differences as well as examining flows between particular metropolitan areas and regions, which, it is hoped, will provide us with clearer implications of our findings for mobility and homeownership.

Figure 1. Predicted probabilities of homeownership by geographic mobility and immigrant generation



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