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Pace and Trajectory of Immigrants toward Homeownership: Variable Rates of Translating Human Capital into Residential Integration from 1980 to 2000

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ABSTRACT

Homeownership is a principal indicator of achievement and integration for immigrants in the U.S., and this depends on their progress in education, English proficiency, and income, as their duration in the U.S. grows longer. The pace of advancement has varied across arrival cohorts, and immigrant groups are also different in their propensity of converting human capital to residential achievement. This study will use IPUMS microdata to track immigrant cohorts of ethnic Mexicans, measuring their pace of change on different dimensions of human capital and economic achievement, and examining how their ability to translate these factors into residential integration has changed from 1980 to 2000. We also examine why Mexicans are so much more successful in becoming homeowners than their low levels of human capital would predict. The variable propensity to convert human capital into residential outcomes is a critical yet largely overlooked measure of the assimilation process.

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I. Introduction

Each new wave of immigration since the 1960s has been progressively larger than the previous one. Our understanding about the assimilation process has evolved as we gain more knowledge about the life progress of post-1965 immigrants. Newly arrived and more settled immigrants are commingled throughout the metropolis, complicating the interpretation of the assimilation process for different ethnic groups. The general question of interest in this paper is how immigrants translate their human capital and economic achievements into residential assimilation.

The degree of homeownership attainment by Latino immigrants has been a particular puzzle. Once they have settled in the U.S. for 20 to 29 years, fully 54% of householders have achieved homeownership. This high an achievement may be surprising in light of the generally low education and low earnings of Latino immigrants. Certainly, purchase of the lowest price houses is one key strategy. In addition, pooling the incomes of multiple bread winners may be a particularly important strategy for home buying. Systematic knowledge has not yet been gained about the degree of reliance on these multiple earners and to what extent that may have changed over time in high and low-priced housing markets.

How Latino immigrants translate their earnings and other human capital into homeownership is the focus of the paper. We seek to trace this process over time in two ways. One is to compare the homeownership success of immigrants recently arrived in different decades. This cross-cohort analysis studies arrivals in the decade

before 1980, 1990, and 2000. The second approach is to trace the success of cohorts over time through repeated observation of the cohorts, not the same individuals, as recent immigrants extend their length of U.S. residence and their age grows older. We carry out this analysis for Mexican-origin immigrants who reside in California, a very high-priced state for home buying, and Texas, a modestly priced state. The two states also illustrate the impacts of cyclical economic change on trajectories of immigrant advancement through time, because California boomed in the 1980s while Texas suffered from an oil bust and, conversely, during the 1990s California crashed and Texas prospered. Our approach is to estimate the returns to human capital variables over time, comparing these Mexican immigrants to native-born reference groups living in the same state, including both those of Mexican heritage and non-Hispanic whites.

The variable propensity to convert human capital and economic achievement into residential outcomes is a critical yet largely overlooked measure of assimilation. If we regard assimilation as a process instead of an outcome, and focus on the changing linkages between different input variables and homeownership, we expect to yield a more nuanced understanding of immigrants housing career development in relation to similar aged native-born cohorts in the same time period. Immigrants' adaptation over time is reflected in the anticipated convergence that could be yielded by their stronger conversion of assets into residential achievement.

II. Literature Review

Immigrants experience steady progress in almost all dimensions of human capital and economic achievements as their duration of stay extends in the U.S. Across two decades, adult immigrants typically achieve slight improvement in their education, gradual growth in income, a lower rate of poverty, greater English proficiency, and general upward mobility in the labor market (Myers 1999, 2004). These immigrants also achieve substantial gains in homeownership that are surprisingly rapid in many cases. As part of their residential integration, immigrants often move away from ethnic enclaves and migrate to places outside traditional immigrant gateway metropolitan areas (Alba et al. 1999 ; Alba and Logan 1991). All of these changes provide a robust foundation for immigrants to be eventually integrated into American society (Alba and Nee 2003).

Human capital is the foundation of immigrants' residential integration. Immigrants with higher level of human capital have more rapidly reduced their differences from native-born residents and adapted to American society at a faster pace, because they have a steeper upward trajectory in the labor market and started their housing career in the U.S. on a higher ground.. For immigrants, homeownership is an important milestone in their integration. Different from other assimilation measures, achieving homeownership requires many resources and reflects a major commitment to settling in the host society. Therefore, how able immigrants are to *translate* their human capital and economic achievements into homeownership attainment is a critical yet largely overlooked measure of

assimilation. Past research has shown that not all immigrant groups have the same propensity of translation (or, as economists would say, achieve the same residential returns to human capital) (Borjas 2002; Painter, Gabriel, and Myers 2001; Myers, Megbolugbe, and Lee 1998). Nor is the propensity likely to be constant across arrival cohorts in different decades, because both the housing market conditions and the characteristics of new arrivals are changing.

The contrast between Asian and Latino immigrants is especially striking. Several of the Asian immigrant groups are highly educated. These "human capital" immigrants have a much higher level of homeownership than Latinos (Painter, Yang, and Yu 2003; Krivo 1995). They also see steeper trajectories in their homeownership attainment over time, appearing to engage in rapid assimilation (Myers and Lee 1998). While Asians tend to have higher homeownership rates than Latinos, there are large variations within Asian immigrants (Painter, Yang, and Yu 2003; Myers and Lee 1998). A good example is the contrast between Chinese and Korean immigrants. Although they came from neighboring countries in Asia and share some common heritage, the Chinese and Koreans have taken diverging paths in their residential assimilation. The Chinese stand out from other immigrant groups in their eagerness to achieve homeownership, especially in suburban ethnic enclaves (Painter, Yang, and Yu 2004). In contrast, Koreans exhibit a preference for a more urban life-style and seem reluctant to become homeowners even if they achieve the same economic status as middle class Americans (Yu and Myers 2007).

Largely overlooked, however, is the fact that Mexican immigrants, who in general are less educated and have lower income, and who begin their assimilation process at a much lower level, also achieve dramatic residential gains over two or three decades (Ortiz 1996; Myers 1998). Even though many of them are unskilled "labor" immigrants, Mexicans have worked their way up slowly but surely in the housing market (Myers and Lee 1998; Yu and Myers 2007). While their residential outcomes may not be as spectacular as Asians', their ability to translate their limited human capital and economic achievements into homeownership may be a hidden success story. Mexican, Chinese, and Korean immigrants have taken such diverging paths of residential assimilation that understanding why will shed new light on the process of residential integration.

Analysis of residential assimilation necessitates careful assessment of a changing context. Previous studies have looked at how the access to homeownership for Americans has shifted during the post-World War II period. Chevan (1989) shows that the changes in population and household compositions, coupled with favorable national housing policy, have led to a steady increase in the aggregate homeownership rates. Myers (1985) demonstrated how married couples coped with rising prices by placing increasing weight on the earnings of wives. Gyourko (1998) and Gyourko and Linneman (1996) reveal that declining real wages and rising prices of low quality homes have made homeownership less attainable for younger, ethnic minorities and less educated households. While racial differences in housing have been steadily attenuated over time, there are still significant differences (Bianchi,

Farley, and Spain 1982; Krivo and Kaufman 2004; Flippen 2001). These studies provide insights into factors behind changing housing attainment. However, they have not specifically examined immigrants. The changing housing market condition seems to have put greater pressure on newly arrived immigrants, many of whom would soon join the pool of first-time homebuyers.

How immigrants fare in the housing market is a major determinant of future housing demand. In recent decades, ethnic minorities have become a main contributor to population and household growth in the U.S. (Masnick 2002), and Myers and Liu (2005) demonstrate the emerging dominance of the foreign born in the growth of homeownership in immigrant gateway states, particularly California and New York. Recent evidence suggests that legal status has not been an impediment to home purchases (McConnell and Marcelli 2007). Nonetheless, immigrants in general and Latino immigrants in particular lag far behind non-Hispanic whites in housing status, although socioeconomic differences only helps explain part of the gap (Alba and Logan 1992; Coulson 1999). Furthermore, we have little knowledge about the changes in the ability of immigrants to convert their improved human capital and economic advancement into residential integration.

It is difficult to rely on cross-sectional analysis to decipher assimilation, because assimilation is a process rather than an end state achievement. The process of residential integration takes decades, and there have been great changes in the composition of new immigrants and in the socioeconomic environment of the U.S. Therefore, it is necessary to track immigrant cohorts in their economic advancement

and examine the way they convert their increased human capital into residential improvement over time. Given the spatial variability of house prices, it is necessary to take account of that contextual factor. The experience of native-born white households in a given locale can serve as a useful indicator of market conditions likely to impact immigrants.

III. Research Questions, Sample, and Methods

Research questions

We have four specific research questions. The first is whether the pace of advancement into homeownership has slowed down recently for either new arrivals or longer-settled immigrants of Mexican origin.

The second question is how great are the residential returns to each human capital factor, including earnings of the householder and others, educational attainment and English proficiency.

The third question is the degree to which these returns to human capital have changed over time, both when comparing recent arrivals in successive decades, and when tracing the trajectory of settled immigrants across decades.

The final question to be addressed is the extent to which Mexicans are so much more successful in becoming homeowners than their low levels of human capital would predict and why.

Sample selection

Our analysis is focused on foreign-born men who self designate as Mexican on the decennial census question asking about Hispanic origin or who were born in Mexico[1]. For comparison, we also select U.S.-born residents of Mexican origin and U.S.-born residents who are non-Hispanic whites.

To simplify analysis of multiple earner households, we restrict the analysis to those who are married. For the sake of consistency over time, we switch the householder position between the two spouses in case the wife was designated as the householder of a given household[2]. In those cases, male spouses will be regarded as the householder. Using the decennial census Public Use Microdata Samples (PUMS) in 1980, 1990, and 2000, we are able to identify the characteristics of the householders, their spouses, and others living in their households, most importantly their earnings.

This sample is selected for two states of comparison—California and Texas. These are the two states with the largest and most long-settled Mexican-origin populations, and they afford a major contrast in house prices faced by would-be home buyers. This allows us to assess the dynamics of home purchase in widely varying contexts.

[1] We exclude who were born in Mexico of American parent or parents.
[2] There has been a steady increase in the likelihood of the female spouse being designated as the householder.

Variable selection

We pay particular attention to two variables in the analysis, which are homeownership[3] and the values of owned homes[4]**.** They are also the dependent variables of the subsequent regression analyses. We control for a number of independent variables.

Income: Income is an important indicator of economic success and a key determinant of homeownership attainment. As the duration of U.S. residence extends, immigrants usually have greater upward mobility in the labor market, which will be reflected in their rising income. Home purchase is facilitated by pooling incomes within the household. For this reason, we will specify income through separate measures of the earnings of the male subjects, earnings of their spouses, and earnings of all other persons in the household[5]. Income1 is the total personal income of the householder or the first earner. Income2 is the total personal income of the spouse of the householder or the second earner. Income3 is the total personal income of all other earners in a given household.

Education: Educational attainment is the principal measure of human capital and has several implications. First it implies capacity for future earnings, and hence is a proxy for "permanent income." In addition, educational attainment can be interpreted as indicating an additional human capital effect derived from the family

[3] The variable indicates whether the housing unit was rented or owned by its inhabitants.
[4] We use the variable "valueh" from the IPUMS dataset. In 1980, values were reported for owner-occupied or vacant-for-sale single-family houses on less than 10 acres, which do not include condos, cooperatives, mobile homes and trailers. In 1990 and 2000, house values were reported for all owner-occupied or vacant-for-sale housing units. The values have been adjusted for inflation.
[5] After adjusting for inflation to the 1999 level, the top level of total personal income was $172,107 in 1979, $629,505 in 1989, and $723,000 in 1999.

of origin (including parental resources that supported that education and that may also be contributing in unobserved ways to present home purchase). The education variable includes three categories—those who have not completed high school, those who have a high school diploma but have less than four years of college,[6] and those who have a bachelor degree or higher. We use householder's educational attainment in the analysis.

English proficiency and use at home: Economic incorporation of immigrants is aided by English ability. In addition, English use in the home is pertinent to acculturation, which might additionally enhance the prospects of residential assimilation. The English proficiency variable has three categories which are those who speak English only, those who speak well or very well but do not speak English only, and those who do not speak English well or not at all. We use householder's English proficiency in the analysis.

Household size: Household size or the number of people in a household is also included as an independent variable. Larger households will have stronger propensity for homeownership given the fact that owner-occupied housing tend to be larger than rental units.

Method of analysis

Our approach is to first describe changes over time in homeownership and house value, comparing the findings for California and Texas. We then proceed to

[6] Note that the broad category of high school and some college is required in order to make the 1980 data on education comparable to that in 1990 and 2000.

model those changes in relation to key determinants, using logistic regression for homeownership and OLS regression of house value.

Changes over time are addressed on two dimensions. A cross-sectional analysis compares the status of recently arrived immigrants in each of three decades, observing these at the end of decade, i.e., 1980, 1990, and 2000. These new immigrants are selected to be ages 25-34 at time of observation, and they are compared to the similarly aged native-born in the same decade. Our second temporal strategy is to follow the progress of the young cohort from 1980 as they extend their duration of residence and pass into middle age. This cohort analysis is focused on immigrants and native-born who were born in 1945-54. We conduct our regression analyses within specific age and ethnic groups.

To make better sense of all these findings over time, and to facilitate comparison between groups and between two states, we rely principally on graphic plots of both the mean values and the parameter estimations. Detailed estimations will also be supplied in tables. A final method to be used simulates the homeownership outcomes of different groups when they are modeled with the coefficients of white households based in 1980. We then compute each group's differential from the actual homeownership as a means of expressing its relative propensity to achieve homeownership.

IV. Levels of Homeownership and Trajectories after Immigrant Arrival

Prevalence of Homeownership in the Arrival Decade

In general, immigrant married couples from Mexico (age 25-34) have much lower homeownership than native-born Mexican-American marrieds or native-born white marrieds (Figure 1). And, in general, homeownership is around 10 percentage points higher in Texas than in California for all groups, largely because the Texas house prices are half or less of those in California. New immigrants started their housing careers in America from more disadvantaged positions, and this has generally worsened for new arrivals in more recent decades. An especially bad year in California was 1990, because that came at the end of a decade of a booming housing market when prices were pushed more out of range of new immigrants than they had been in 1980.

Figure 1 about here

Rising Prevalence of Homeownership with Lengthened Residence

After their arrival, immigrant cohorts in both California and Texas experienced dramatic increases in homeownership rates between 1980 and 2000. In the same time period, native-born whites and Mexican-Americans also experienced increases in homeownership as the cohorts aged from 25-34 to 45-54, but the progress of immigrants was far steeper (Figure 2). Although these trajectories are calculated for married couples only, very similar trajectories are found for the total

foreign born in California and Texas, as shown in Myers and Liu (2005). In general, the rate of increase in homeownership, and the ultimate levels attained, are higher in Texas than California for both immigrants and the native-born groups.

Figure 2 about here

The gap between the high achievement of white married couples and the low achievement of Mexican immigrants was also narrowed more in Texas than California. In 1980, the difference between the two that was observed at age 25-34 was 37.8 percentage points in Texas, but that was reduced to 12.2 percentage points after 20 years when the cohort was then aged 45-54. In contrast, in California, the gap was slightly larger in 1980 (41.8 percentage points), and that gap narrowed only to 23.8 percentage points. Thus the homeownership gap between white native-born and immigrant marrieds was narrowed about only two-thirds as much in California as in Texas.

V. House Values and Trajectories after Immigrant Arrival

Value of Owned Homes in the Arrival Decade

The house prices in Texas are roughly half those in California and make homeownership an easier acquisition for new immigrant arrivals and young native-borns. Within their respective states, white native-born marrieds have higher house values than native-born Mexican-Americans, and the latter are higher than new immigrants (Figure 3). Nonetheless, the house values of new immigrants in

California are higher than those for white native-borns in Texas. The trends in the two states are very different: 1990 marks the peak of the housing boom in California, and so the prices of occupied homes are at their highest; whereas, the same year in Texas marks the end of the oil bust and prices are near their lowest.

Figure 3 about here

Trends in House Value with Lengthened Residence

The cross-sectional comparison of young homeowners' house values has already revealed differences between California and Texas in the prevailing home prices. Longitudinal analysis of changes in occupied house values accrued as the cohort of households ages from 1980 to 2000 builds upon that understanding, adding a new complexity (Figure 4). What we see in California, but not Texas, is a sharp polarization between the house values of native-born whites and both native-born Mexican-Americans and immigrant arrivals. White house values soared between 1980 and 1990, rising from a mean of $203,400 to $312,100, and rising still further to $335,000[7] in 2000. In contrast, the mean house values for homeowners who are native-born Mexican-American rose more sharply in the 1980s but then declined in the 1990s. Among Mexican immigrants who arrived in the 1970s, after a decade of increasing house values, peaking at $190,900 in 1990, decline was even greater in the 1990s, falling to $150,600. In relative terms, Mexican immigrants' house values had declined from 63.5% of the value of white-owned homes to 61.2% in 1990, and fallen

[7] These house values have been adjusted to the value of 2000 dollars using CPI. The top house value was $417,962 in 1980, $527,008 in 1990, and $999,998 in 2000.

further to 45.0% of white values in 2000. Similarly, Native-born Mexican-American homeowners' values had increased from 77.4% to 77.5% of white-owned homes in 1990, only to fall to 64.2% in 2000. This increasing polarization in California seems to indicate downward mobility for the Mexican-origin population rather than residential assimilation and convergence with the white residents.

Figure 4 about here

In Texas, the trends in house values appear much more stable (Figure 4). Nonetheless, these reveal an even greater and more constant disparity between white homeowners and the Mexican-origin population. In 1980, the house values of native-born Mexican-Americans and the 1970s immigrant arrivals were much less equal than in California, amounting to only 58.6% and 48.7%, respectively, of white house values. Among native-born Mexican-Americans the ratio declined to 53.0% over the next two decades, while the relative status of the 1970s immigrant cohort slipped to only 38.7% of the white values by 2000.

Thus the experience of residential integration as evidenced by upward mobility in homeownership values has been completely different in California and Texas. Whereas, there is a clear pattern of persistent stratification with wide disparities in Texas, in California we find generally greater equality in home values but a disturbing recent trend toward downward mobility. In contrast to rapidly rising homeownership rates, Mexican immigrants do not increase their house value significantly. The findings are consistent with previous findings (e.g., Flippen 2001;

Krivo and Kaufman 2004). As their duration in the U.S. extends, more immigrants have entered homeownership, but those households have purchased cheaper housing in order to realize their homeownership dream. Further investigation is needed to uncover contributing factors in these trends.

VI. Human Capital and Earnings Effects on Homeownership Attainment

Differences in income or in human capital may help to explain the resulting differences in homeownership attainment or house values. These differences include both the higher or lower endowments that each group brings to the housing market, and the rate at which they convert their endowments into housing attainments. We first present the income differences between native-borns and immigrants and how those differences have widened between 1980 and 2000. Following that we explore how that income is translated into housing attainments.

Income Differences of Households over Time

A number of important differences characterize the household income of our sample of married couples. In this assessment we distinguish the contributions of first and second earners, as well as those from all other household members.

A first observation is that the earnings of the first and second earners who are native-born white are substantially greater than their Mexican-origin counterparts, including the native-born Mexican Americans (Figure 5). A second difference is that income from earnings has increased more substantially over time for the white native-borns than for others. A third difference we observe is that income for all

groups increased more sharply in California than Texas, with much of this disparity occurring in the 1980s when California's economy was booming while Texas languished from its oil bust. This differential income growth in California is most prominent among the first earners in the married couple households, but it is also visible among second earners as well (Figure 5). Indeed, in 1980, incomes were fairly similar in the two states, but they quickly diverged. Closer examination of native-born Mexican-Americans and the 1970s Mexican immigrant arrivals reveals a fourth difference. Between 1990 and 2000, more substantial income gains were achieved by the first and second earners in Texas than in California, reflecting the legacy of California's deep recession in the early 1990s.

Figure 5 about here

Overall, the three subgroups in both California and Texas began to place very different weight on contributions from the three earner sources. Despite other differences, the differential contributions are virtually identical in California and Texas, and accordingly Figure 6 displays the data from California alone. The native-born white households place the greatest reliance on the first earner (Figure 6), while the Mexican immigrants rely least on the first earner. Moreover, from 1980 to 2000, the share of total household income drawn the first earner declined for all groups, but most steeply for the immigrants (falling from 67.3% to 49.7%). At the same time, the Mexican immigrants experienced no change in the relative contributions of the second earner, and instead they came to rely on a rapidly surging share of total household income that was contributed by all other earners in the household (rising

from 12.9% to 30.9% of the total). Virtually none of the income in native-born white households was derived from third or more earners. Instead, they and the native-born Mexican-Americans experienced a notable gain in the share of household income contributed by the second earner, surpassing 25% in 2000.

Figure 6 about here

Other Human Capital Differences

Table 1 and Table 2 provide a summary profile of the variables in the analysis. While Table 1 shows the mean values for age group 25-34 from 1980 to 2000, Table 2 reports the mean values for birth cohort 1945-1954.

Table 1 and Table 2 about here

There are large differences in other human capital endowments, principally education and English proficiency. Educational attainments of the 1970s immigrant arrivals do not change over time and they are virtually identical in California and Texas. Approximately 80% lack a high school diploma. Even among native-born Mexican-Americans, 19% in California and 31% in Texas lack a high school degree. College attainment is more equal in the two states—17% in California and 15% in Texas. Not surprisingly, native-born whites have by far the highest educational attainment—more so in California than Texas—and this has risen over time (in 2000 approaching 44% in California and 38% in Texas). The steepest increases are found in California in the decade of the 1980s, suggesting differential migration of higher skilled workers attracted by the growing economy. The subsequent advantage of

Texas in the 1990s had much less impact on educational profiles because the sample cohort had then aged out of the high-migration propensity years.

There are also large differences in English proficiency between the groups. About 50 percent of foreign-born Mexicans in our sample speak English not well or not at all. In contrast, 97 percent of native-born Mexicans speak English well or speak English only. Furthermore, Mexicans in general and foreign-born Mexicans in particular have larger household size than native-born whites of non Hispanic origin.

Residential Returns to Income and Human Capital

A key question to be addressed is the degree to which these returns to human capital have changed over time, both when comparing recent arrivals in successive decades, and when tracing the trajectory of settled immigrants across decades. We address this question in the section.

Homeownership

Households with higher income naturally have an easier time purchasing homes. Those with lower incomes can compensate for this disadvantage by spending more of their income on housing and by buying lower-priced homes. These dynamics are clearly at work in both California and Texas.

The odds of achieving homeownership are substantially increased with higher earnings for the first earner. Figure 7 reports the logit coefficients of the cross-sectional estimates of the tenure choice models in 1980, 1990, and 2000. While

we only show the constant values and income coefficients for married household ages 25-34 only, we control for educational attainment, English proficiency, and household size. The log odds per $1000 are roughly the same in the two states for native-born whites, but the log odds are much greater in California for the immigrant arrivals. Similarly, the income effects of the second earner among native-born whites are also the same in the two states, but again the immigrant arrivals in California demonstrate far greater reliance on the second earner. For people ages 25-34, there is a decline in the reliance on the income of first earner in their homeownership attainment over time. In addition, there was a big dip in the constant value of foreign-born Mexicans in California in 1990. Foreign-born Mexicans seem most sensitive to rising housing prices.

Figure 7 about here

Table 3 reports the log odds of homeownership determinants for married couple households whose householders were born 1945-1954 (foreign-born arrived in the 1970s). We graph the values in Figure 8. We track birth cohort and arrival cohort from 1980 to 2000. Over time, as households grow older from 1980 to 2000, these income effects of the first and second earner decline, especially so in California. What increases is the effect of the third or additional earners. In 1980 the effect of this other income was actually to reduce the odds of homeownership, likely because this added income was an indication the family was economically struggling. Over time, however, this effect of additional earners turns positive, possibly because the

source of earnings begins to flow from the married couple's children who have entered the labor force.

Table 3 and Figure 8 about here

One of the largest increases over time is the constant term, which turns from strongly negative, especially for immigrant arrivals and especially in California, to slightly positive by 2000. We interpret this improving constant term as representing the cumulative achievements over the married couples' housing careers. Not only does the savings for a downpayment rise over time, but past entry into homeownership gradually lessens the need to emphasize current income. Hence the income coefficients decline for the first and second earners, and the constant term rises. In addition, household size became a less important factor in tenure decision as household ages.

House Value of Owned Homes

Because of the skewed distribution of house value, we perform a natural logarithmic transformation of the house values in the regression analysis. Figure 9 reports the OLS regression coefficients of house value for married couple households whose householders ages 25-34 and foreign-born Mexicans arrived in the last 10 years.

Figure 9 about here

The strongest effects of income are on the price of the home that can be afforded. Newly arrived foreign-born Mexicans seem to have bought lower value

homes over time. They had a big dip in the constant term during the 1990s in California. High housing price in California seems to have taken a toll on young Mexicans who recently arrived in the U.S. The relative importance of income1 also seems to have declined over time.

Table 4 reports the OLS coefficients of house value for individual birth cohort over time. We show the coefficients in Figure 10. From 1980 to 2000, foreign-born Mexicans had a steady decline in their house value relative to those of native-born Mexicans and whites, after controlling for other factors. In addition, there has been a steady decline in the relative importance of income1 and income2 from both husband and wife in homeownership attainment.

Table 4 and Figure 10 about here

In summary, the values of owned houses among foreign-born Mexicans have been in decline from 1980 to 2000, which is in stark contrast to their rapidly increasing homeownership rates. The decline is also in contrast to the relatively stable house values of native-born Mexican and white homeowners.

It is possible that foreign-born Mexicans have achieved high homeownership rates by buying cheap. In other words, new homers added the foreign-born Mexican cohort over time may have bought low value homes. To test this hypothesis, we compare the home values of two groups of households in the year 2000. The first group are new homeowners or those who moved to their current home in the 1990s.

The second group are old homeowners or those who moved to their current home before 1990.

For foreign-born Mexicans, new homeowners have indeed bought cheap homes. For native-born whites and native-born Mexicans, the house values of new homeowners are on average $36,100 and $24,590higher than those of old homeowners respectively. For foreign-born Mexicans, however, the values of old homeowners are $9,270 higher than those of new owners. In addition, for foreign-born Mexicans, new homeowners have larger income coefficients than old homeowners. The income coefficients are also larger than those of native-born Mexicans and whites. In other words, foreign-born Mexicans have to be more reliant on their income to archive homeownership than native-born Mexicans and whites.

VI. The Extent Mexicans Succeed in Homeownership

The final question to be addressed is the extent to which Mexicans are more successful in becoming homeowners than their low levels of human capital would predict. We have shown that there have been significant changes in both socioeconomic status and the coefficient estimates from 1980 to 2000. When two sets of factors are changing simultaneously, it is difficult to know how successful Mexicans have been in converting their limited human capital into housing attainment. In this section, we use a simple simulation to quantify their ability over time.

We first estimate a logit model for the homeownership attainment of native-born whites of non-Hispanic origin ages 25-34 in 1980. We then apply this set of coefficients to the socioeconomic characteristics of concerned groups and predict their homeownership rates over time. We then subtract their predicted homeownership rates from the actual rates. If the difference is positive, the concerned group has a stronger homeownership propensity relative to its human capital and earnings configuration than would have been expected based on native-born whites in 1980. The larger the differences, the higher the homeownership propensities relative to the white reference group.

Figure 11 reports the differentials between actual homeownership and predicted rates for native-born whites, native-born Mexicans, and foreign-born Mexicans of different arrival cohorts. We only include birth cohort 1945-1954. For additional comparison, we include foreign-born Chinese.

All groups experienced an increase in homeownership propensity as they age. Since we use native-born white coefficients in 1980 in the predication, the predicted value is the same as the actual value for native-born white in 1980. Therefore, the reported value is zero. Over time, native-born whites have increased their propensities for homeownership by 10 percentage points when they become 45-54 in 2000. The increase is larger in the 1990s than in 1980s. The increase is also bigger in Texas which reflects the relatively low housing price of the state. Native-born Mexicans have followed a similar degree of progress.

Figure 11 about here

In contrast, foreign-born Mexicans began their housing career in the U.S. at much lower levels. For instance, foreign-born Mexicans who were age 25-34 and arrived in the 1970s had homeownership propensities 12 points lower than native-born whites in 1980. But foreign-born Mexicans improved very fast. After 20 years of residence in the U.S., the 1970s arrivals reached the same level as native-born whites in 1990 and surpassed native-born whites by 14 points in the year 2000.

By point of contrast, the Chinese started from a higher ground, even surpassing native-born whites from the very beginning of their arrival in the U.S. However, they have not improved over time as rapidly as do the Mexicans.

VII. Conclusions

Previous studies have systematically documented the challenges that immigrants face in their integration into the U.S. Latino immigrants in general and Mexican immigrants in particular have a lower level of human capital than Asian immigrants and native-born whites. As a result, they tend to have lower homeownership rates and lower housing value than native-born white residents. Over time, Mexican immigrants improve themselves slowly but surly over time. They often improve their homeownership rates at a pace much higher than their low levels of human capital would predict. However, little study has been done to

examine the extent to which Mexican immigrants are able to convert human capital into residential outcomes.

This paper has explored ways in which residential assimilation can be assessed via the means of converting income and human capital into homeownership attainment. Several findings suggest that promising new insights can be achieved by this mode of analysis. The analysis also reveals the complexity of assessing and comparing immigrant behavior in different locations that have very different economic climates. Clearly there is much further work that deserves to be done.

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Figure 1.
Homeownership Rates of Native-Born and Foreign-Born Married Couple Households Age 25-34
Foreign-Born Arrived in the Last 10 Yrs.

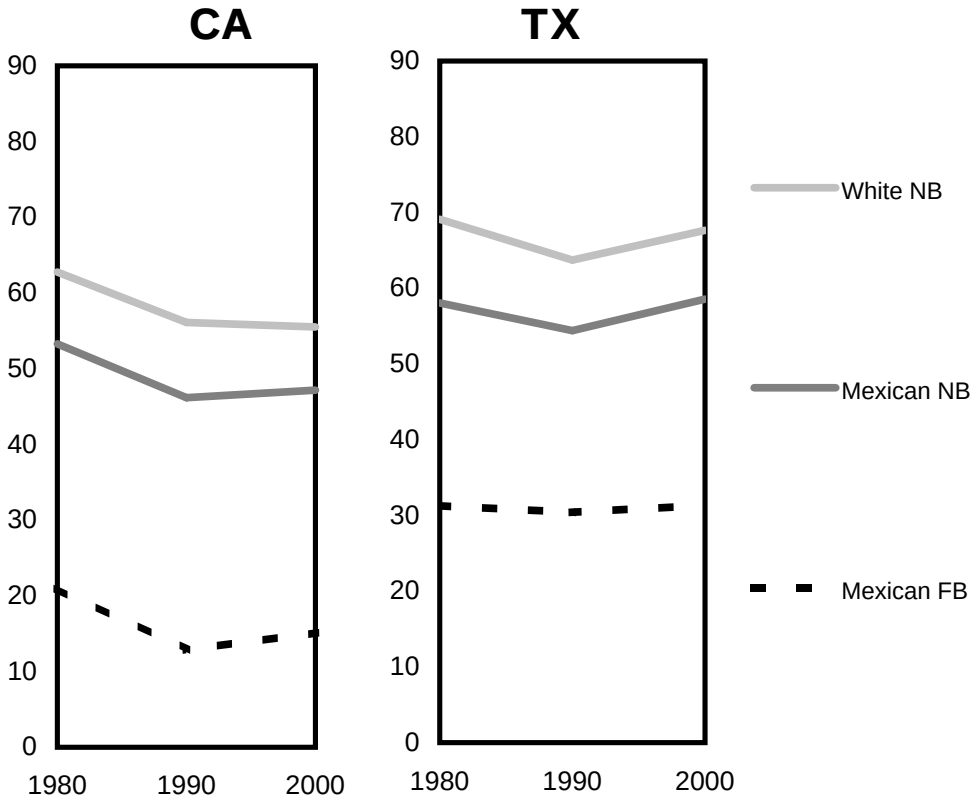
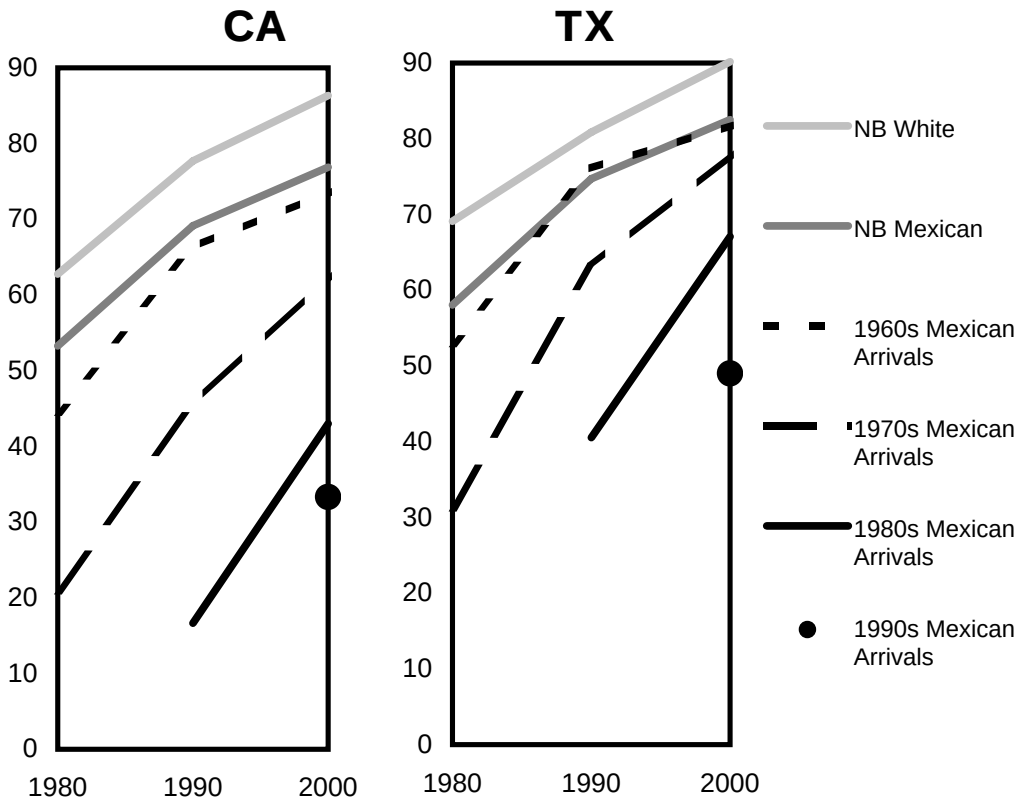
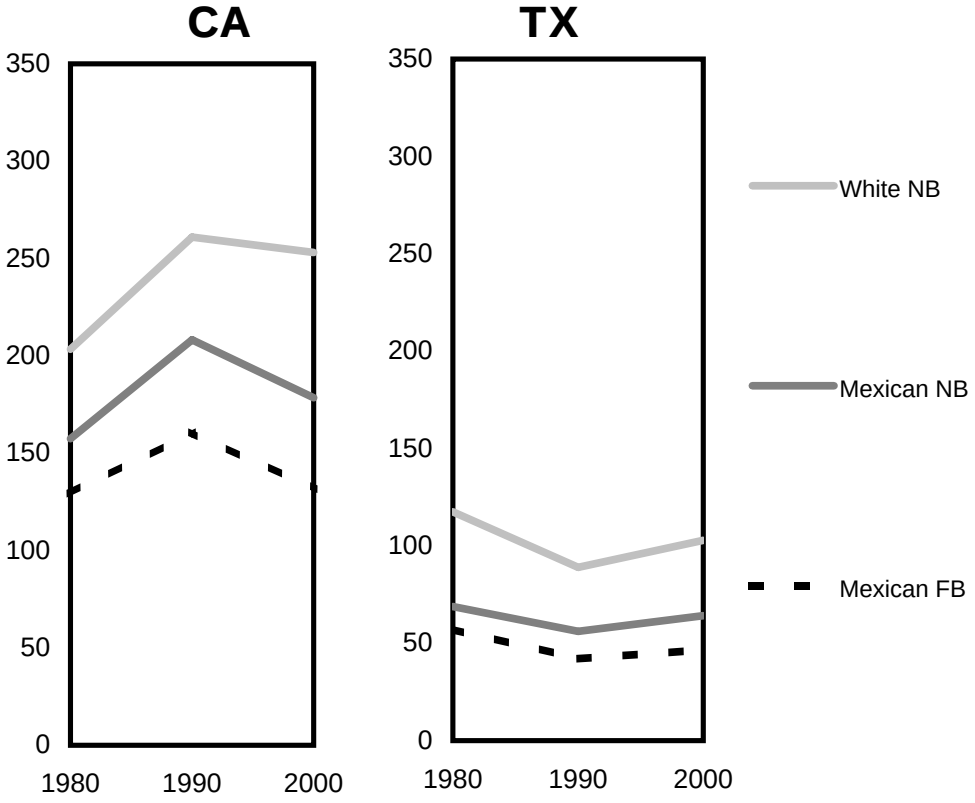


Figure 2.
Progress into Homeownership of Native-Born and Foreign-Born Married Couple Households , by Decade of Arrival



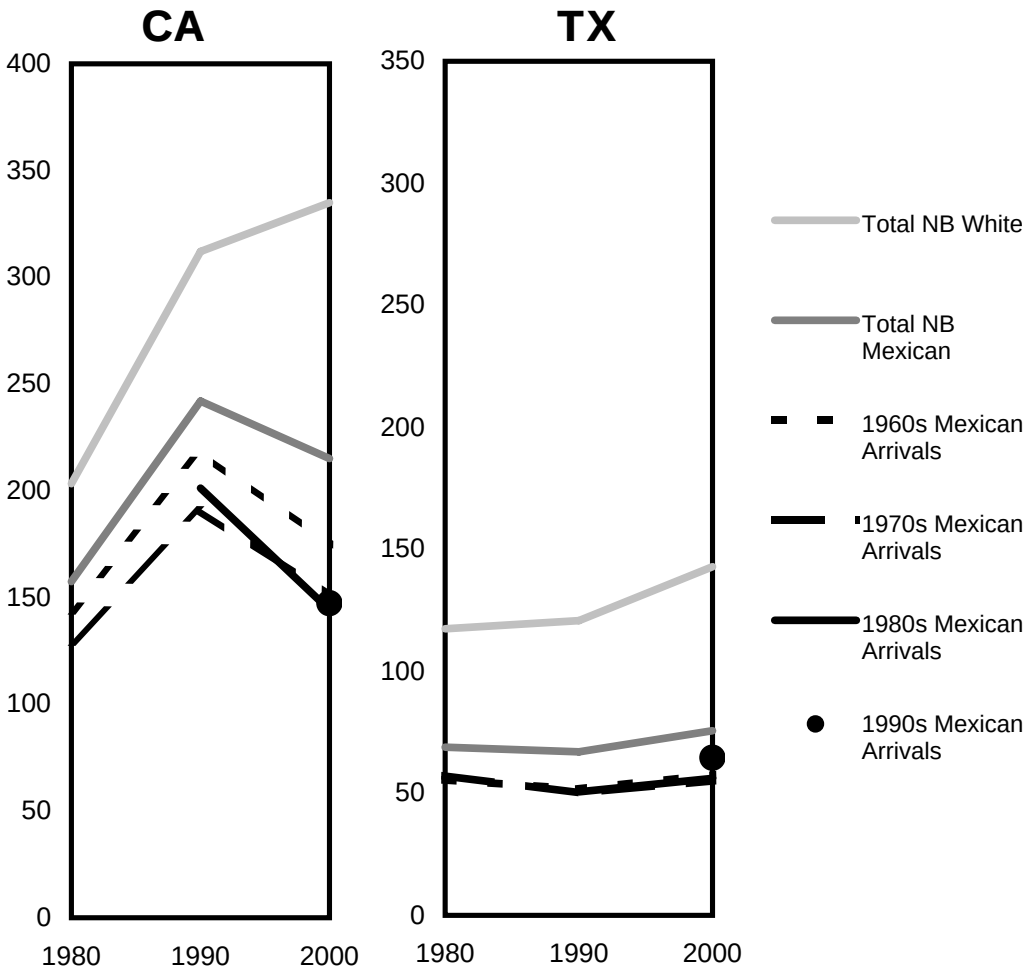
Note: Householder born in 1945-54

Figure 3.
House Value of Native-Born and Foreign-Born Married Couple Households Age 25-34 Foreign-Born Arrived in the Last 10 Yrs.



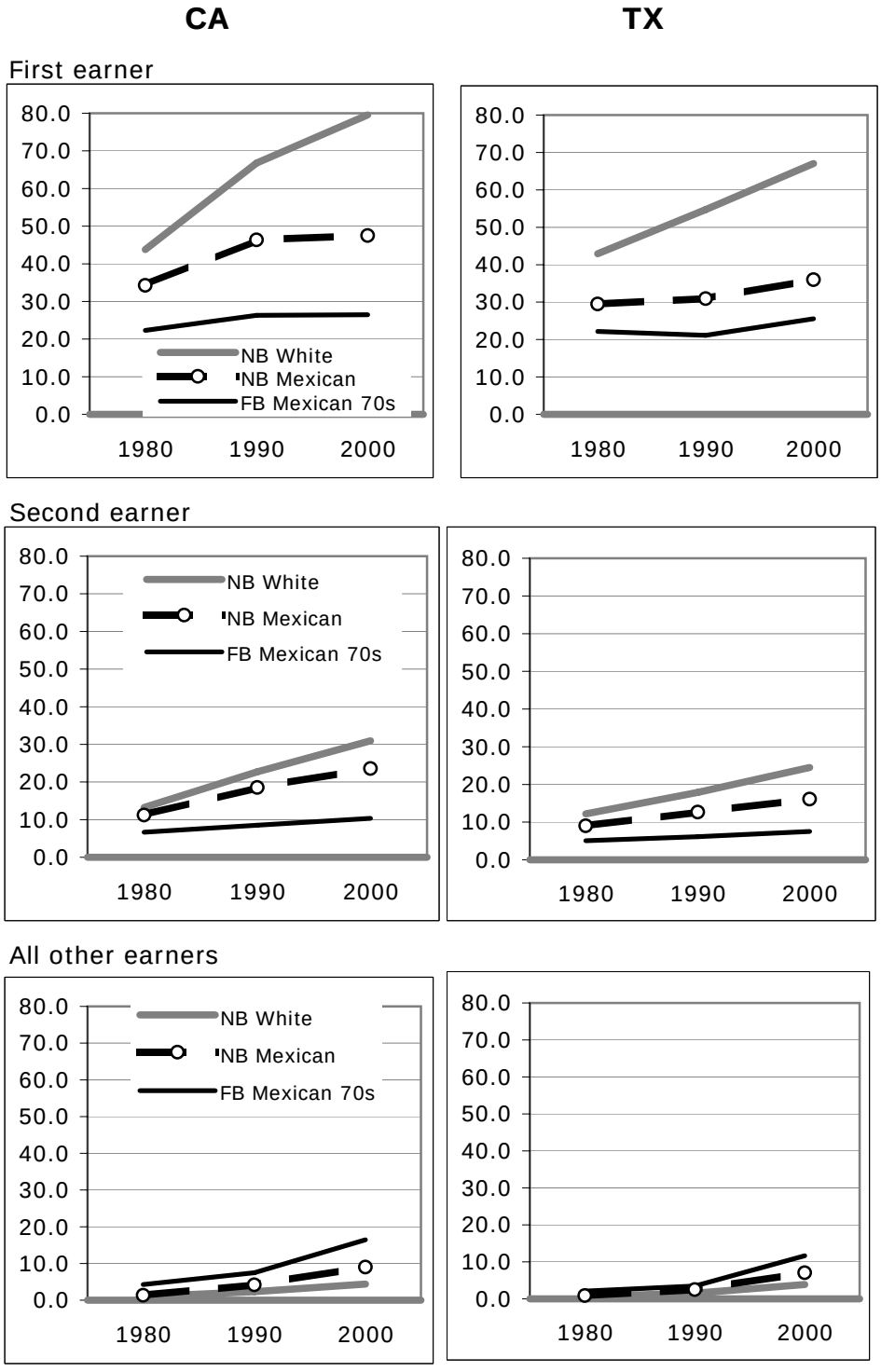
Note: Foregin-born Mexican refer to those who came to the U.S. between 1970 and 1980 in 1980, between 1980 and 1990 in 1990 and between 1990 and 2000 in 2000.

Figure 4.
House Value of Native-Born and Foreign-Born Married Couple Households, by Decade of Arrival



Note: Householder Born in 1945-54

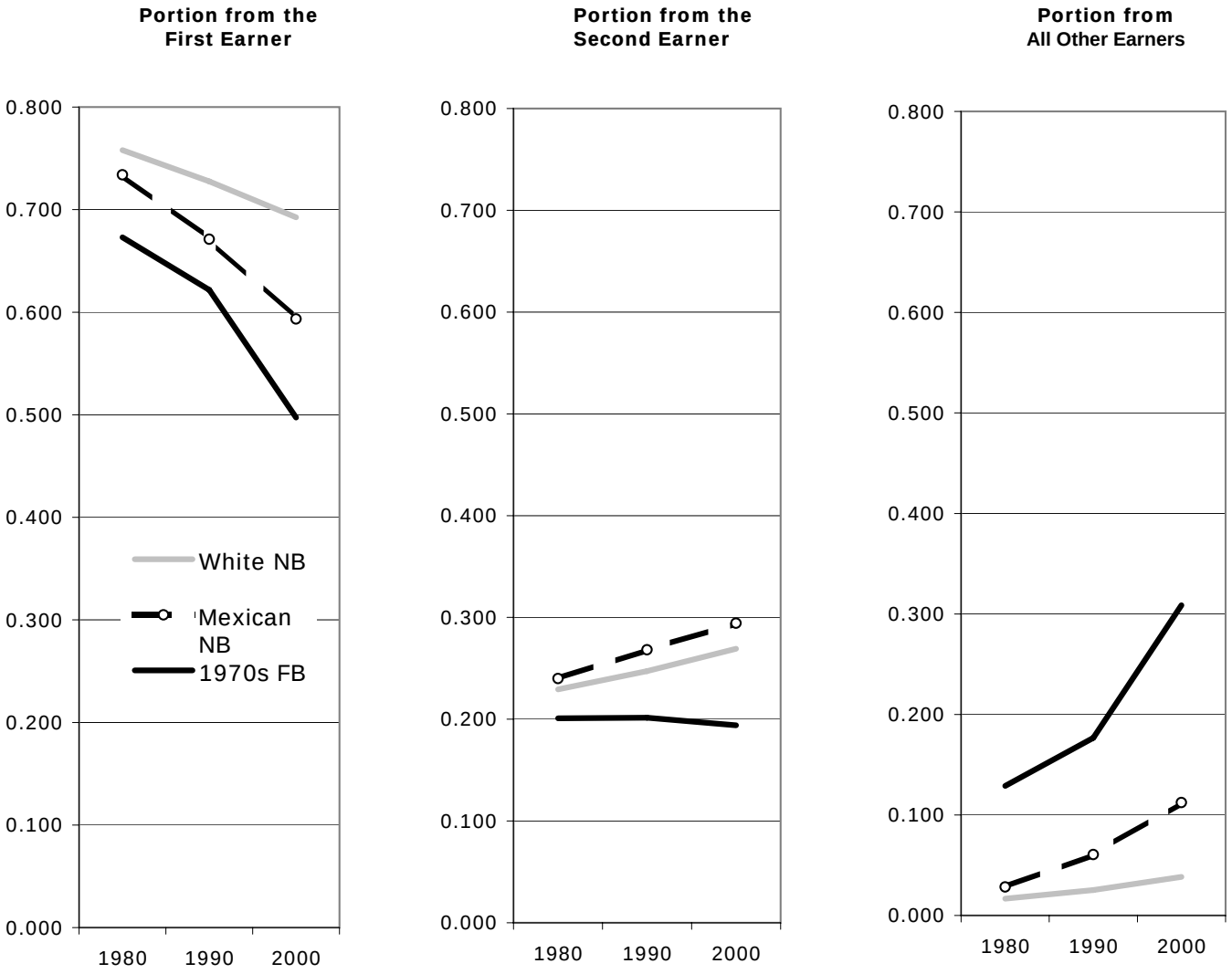
Figure 5. Mean Income by Household Membership, 1980-2000



Note: Incomes are adjusted for inflation to the 1999 level; in $1,000.

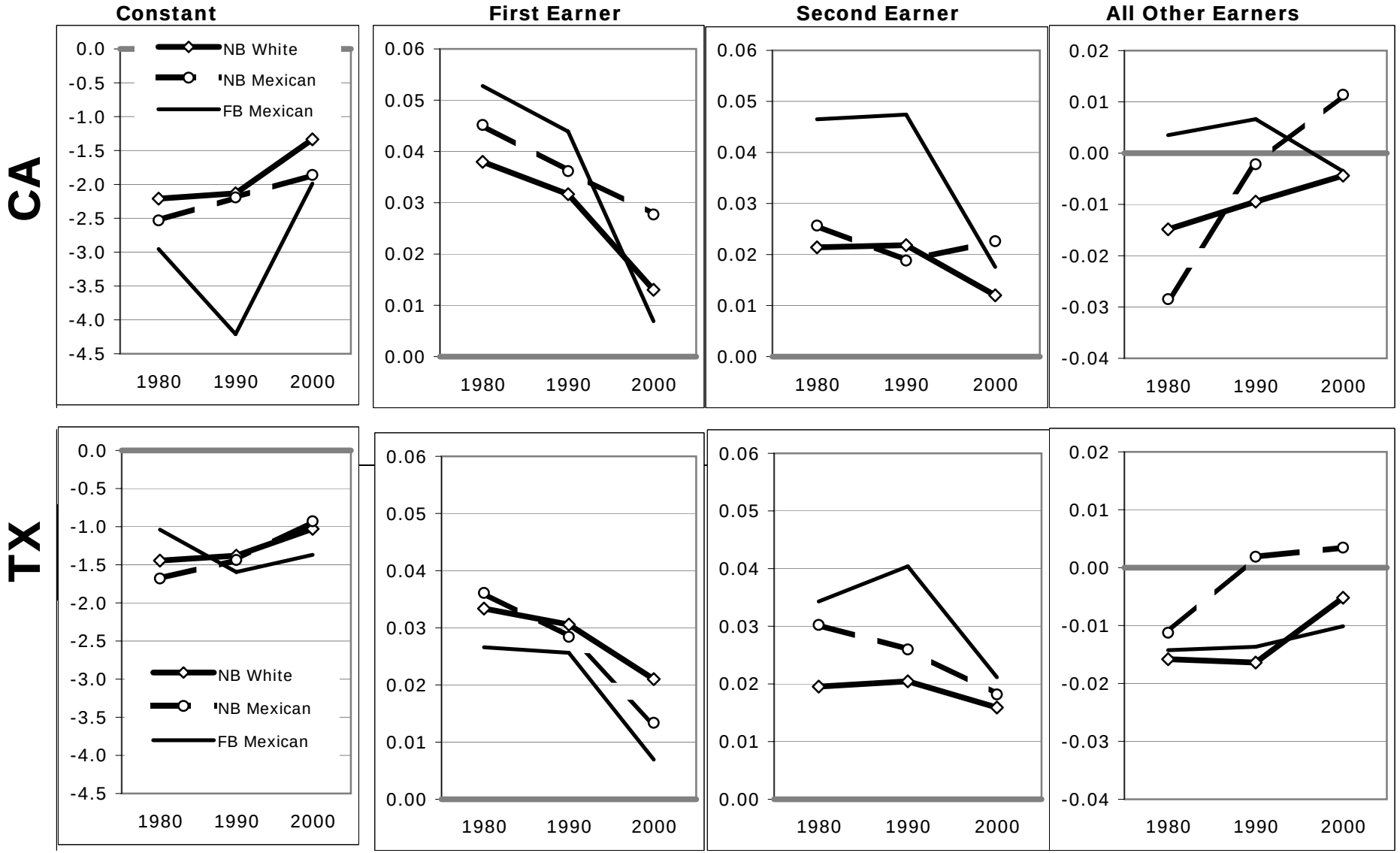
Figure 6.

Percent Contribution to Household Income



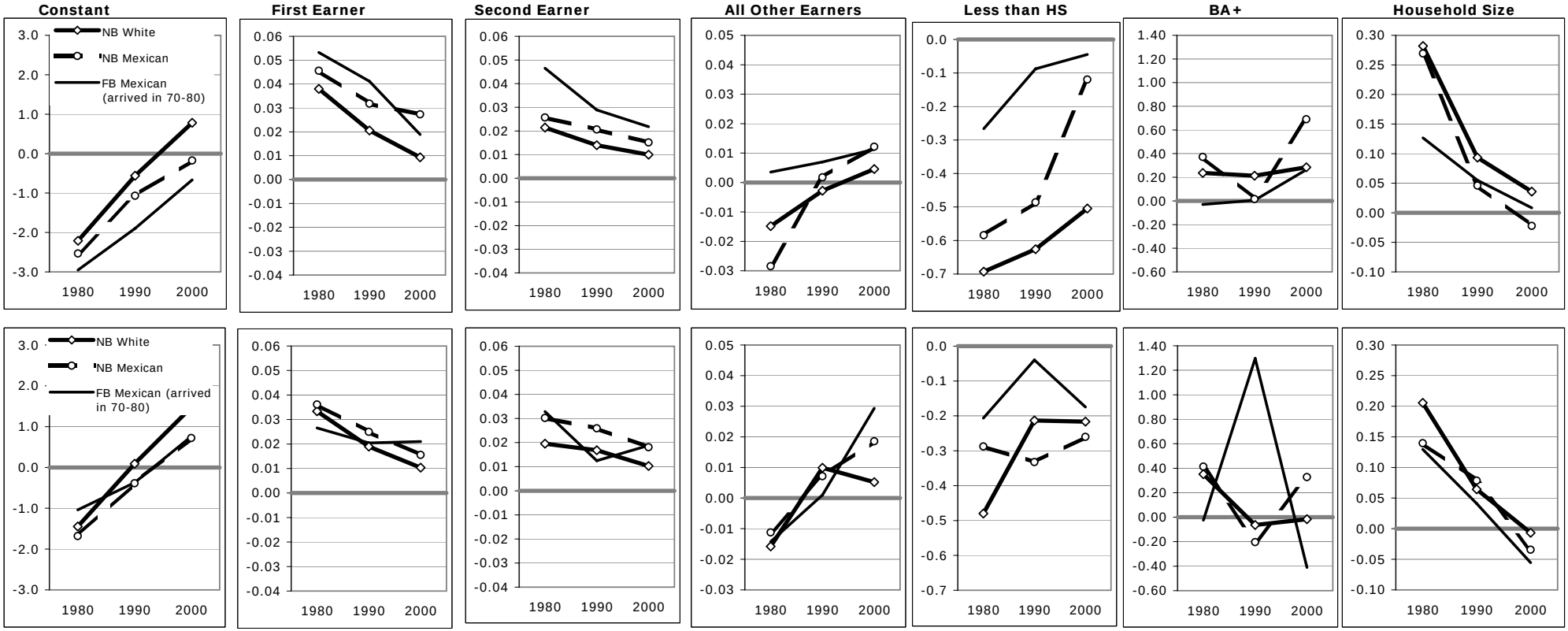
Sample is married couples selected by nativity and ethnicity of the male and where the male is age 25-34 in 1980, 35-44 in 1990, and 45-54 in 2000. California residents only.

Figure 7. Log Odds of Homeownership Determinants for Married Households Ages 25-34 and Foreign Born Arrived in the Last 10 Yrs, 1980-2000



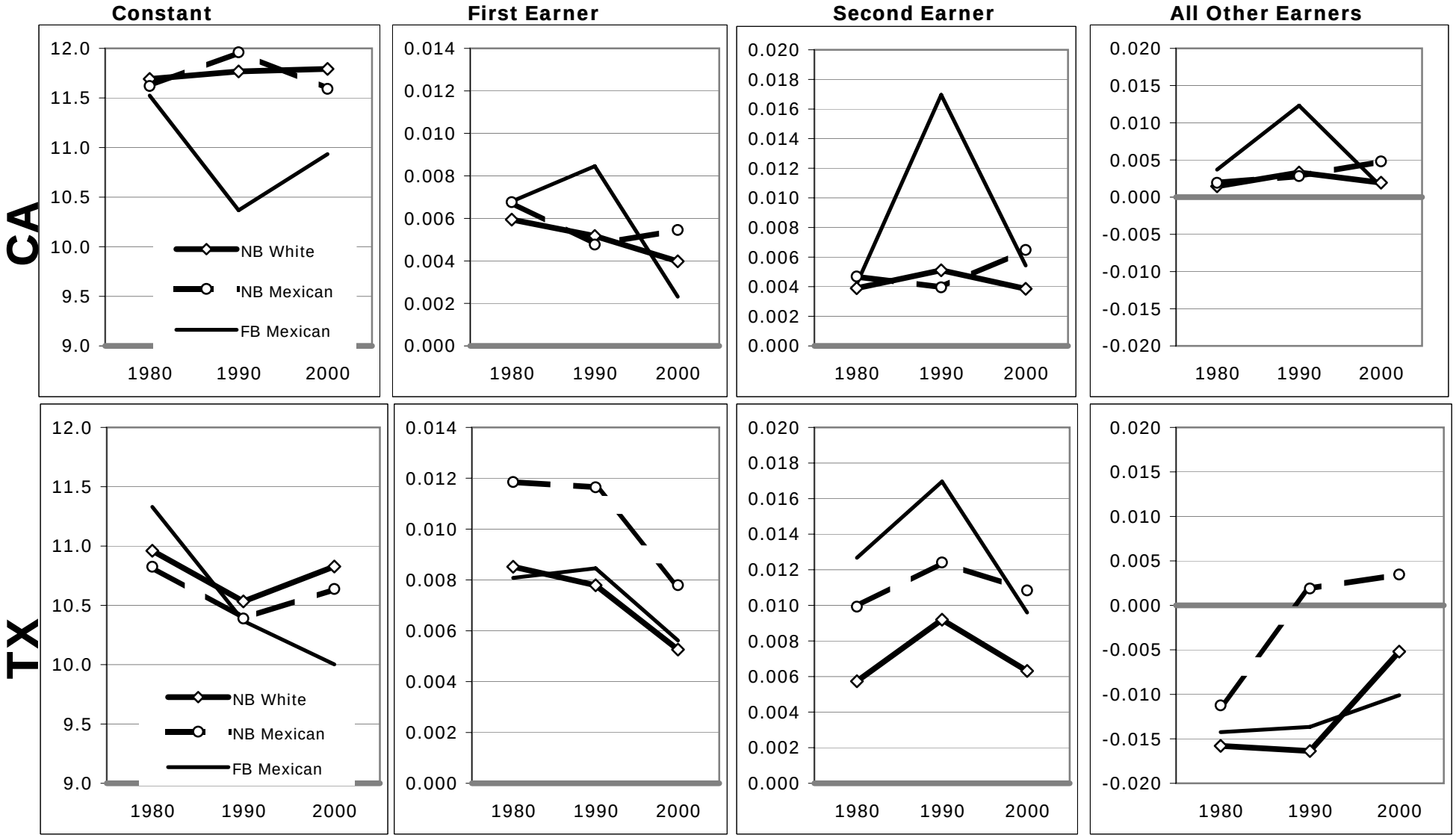
Note: The models control for educational attainment, English proficiency, and household size.
Foregin-born Mexican refer to those who came to the U.S. between 1970 and 1980 in 1980, between 1980 and 1990 in 1990 and between 1990 and 2000 in 2000.

Figure 8. Log Odds of Homeownership Determinants for Married Households Born 1945-54 and Foreign Born Arrived in the 1970s



Note: For foreign-born Mexicans, BA+ is not statistically significant in TX.

Figure 9. OLS Coefficients of House Value for Married Households Ages 25-34 and Foreign Born Arrived in the Last 10 Yrs, 1980-2000



Note: House values are log transformed.

Figure 10. OLS Coefficients of House Value for Married Households Born 1945-54 and Foreign Born Arrived in the 1970s

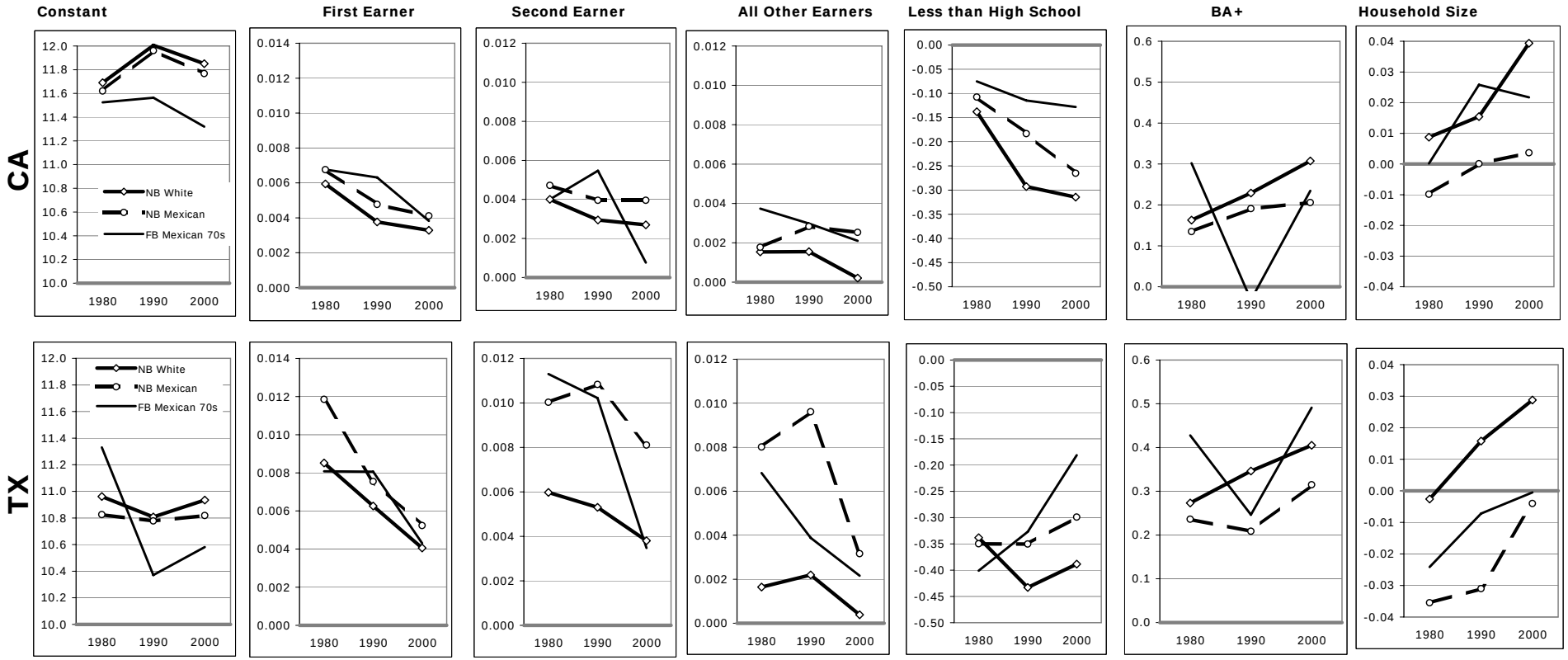
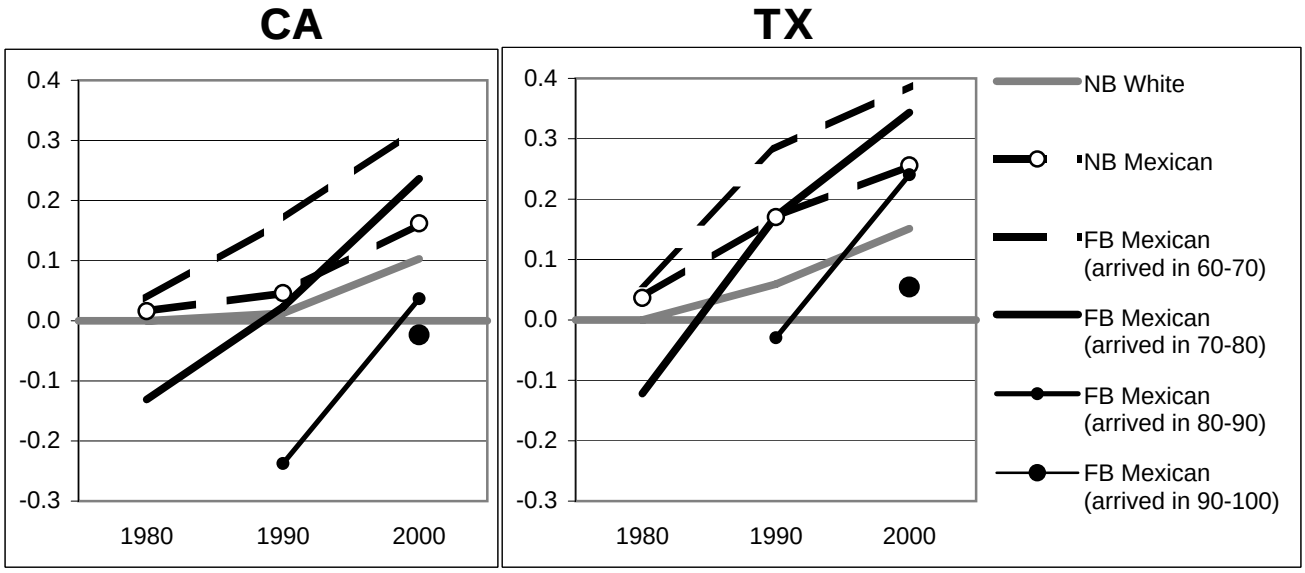
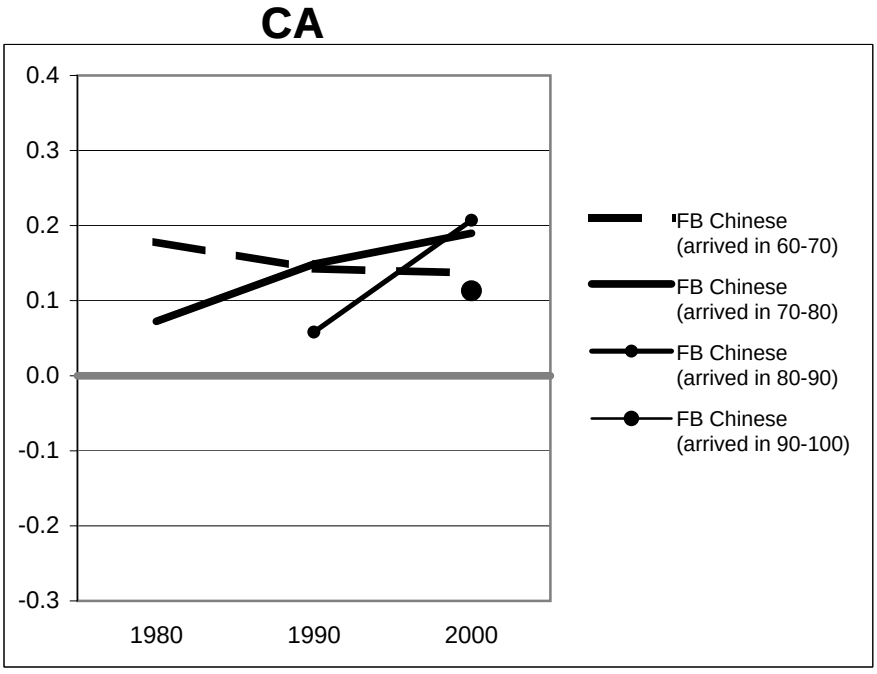


Figure 11. Differences between Actual Homeownership and Predicted Homeownership Rates Using NB White Coefficients in 1980

FB Mexican



FB Chinese



Note: Birth Cohort 1945-1954

Table 1. Summary Statistics (Variable Means) for Age Group 25-34, 1980-2000

	1980		1990		2000	
NB White	**CA**	**TX**	**CA**	**TX**	**CA**	**TX**
Ownership	0.63	0.69	0.56	0.64	0.56	0.68
House Value of Owned Homes	203.37	117.46	261.01	89.01	253.13	102.87
Income1 (First Earner)	43.78	42.92	48.82	39.48	52.14	42.22
Income2 (Second Earner)	13.25	12.17	19.88	16.00	24.71	19.28
Income3 (Other Household Members)	0.96	0.63	1.38	0.60	1.48	0.78
< High School	0.07	0.11	0.08	0.11	0.06	0.08
High School Diploma and Some	0.62	0.57	0.62	0.62	0.57	0.60
BA+	0.32	0.32	0.30	0.28	0.37	0.31
Speak English Only	0.97	0.97	0.97	0.97	0.95	0.96
Speak English Well or Very Well	0.03	0.03	0.03	0.03	0.05	0.04
Speak English Not Well or Not at all	0.00	0.00	0.00	0.00	0.00	0.00
Household Size	3.35	3.42	3.35	3.44	3.26	3.42
# Obs.	36,145	27,577	32,594	27,990	18,238	19,453
NB Mexican						
Ownership	0.53	0.58	0.46	0.54	0.47	0.59
House Value of Owned Homes	157.44	68.88	208.24	56.14	178.49	64.15
Income1 (First Earner)	34.26	29.51	37.41	25.13	35.51	28.06
Income2 (Second Earner)	11.20	9.03	16.12	11.12	17.95	13.39
Income3 (Other Household Members)	1.33	0.90	2.08	0.94	2.52	1.38
< High School	0.25	0.39	0.23	0.31	0.22	0.26
High School Diploma and Some	0.66	0.52	0.68	0.61	0.66	0.63
BA+	0.10	0.09	0.09	0.08	0.12	0.11
Speak English Only	0.37	0.08	0.54	0.16	0.43	0.23
Speak English Well or Very Well	0.59	0.87	0.44	0.81	0.54	0.73
Speak English Not Well or Not at all	0.03	0.05	0.02	0.03	0.02	0.04
Household Size	4.00	4.20	3.96	4.04	3.94	3.97
# Obs.	4,731	5,859	4,716	6,001	4,591	4,553
FB Mexican (arrived in the U.S. in the last 10 yrs.)						
Ownership	0.21	0.31	0.13	0.30	0.15	0.31
House Value of Owned Homes	129.21	57.24	160.84	41.96	131.45	46.64
Income1 (First Earner)	22.32	22.16	19.23	16.22	20.03	20.07
Income2 (Second Earner)	6.66	5.06	6.62	5.14	7.17	6.04
Income3 (Other Household Members)	4.27	2.08	9.39	3.12	9.42	5.25
< High School	0.80	0.80	0.71	0.75	0.68	0.68
High School Diploma and Some	0.18	0.17	0.24	0.21	0.28	0.26
BA+	0.02	0.03	0.05	0.04	0.04	0.06
Speak English Only	0.01	0.01	0.04	0.03	0.06	0.06
Speak English Well or Very Well	0.39	0.38	0.42	0.44	0.34	0.35
Speak English Not Well or Not at all	0.60	0.61	0.54	0.53	0.60	0.59
Household Size	4.64	4.59	5.22	4.55	4.98	4.47
# Obs.	3,567	1,333	3,739	1,733	2,921	2,225

Note: Income and house value are adjusted for inflation.

Table 2. Summary Statistics (Variable Means) for Birth Cohort 1945-1954, 1980-2000

	1980		1990		2000	
NB White	**CA**	**TX**	**CA**	**TX**	**CA**	**TX**
Ownership	0.63	0.69	0.78	0.81	0.86	0.90
House Value of Owned Homes	203.37	117.46	312.12	120.80	334.97	142.85
Income1 (First Earner)	43.78	42.92	66.77	54.73	79.58	67.03
Income2 (Second Earner)	13.25	12.17	22.69	17.86	30.93	24.51
Income3 (Other Household Members)	0.96	0.63	2.32	1.52	4.41	3.86
< High School	0.07	0.11	0.04	0.08	0.04	0.07
High School Diploma and Some	0.62	0.57	0.54	0.55	0.52	0.55
BA+	0.32	0.32	0.41	0.37	0.44	0.38
Speak English Only	0.97	0.97	0.96	0.97	0.97	0.97
Speak English Well or Very Well	0.03	0.03	0.03	0.03	0.03	0.03
Speak English Not Well or Not at all	0.00	0.00	0.00	0.00	0.00	0.00
Household Size	3.35	3.42	3.73	3.80	3.24	3.09
# Obs.	36,145	27,577	42,345	32,133	37,377	30,257
NB Mexican						
Ownership	0.53	0.58	0.69	0.75	0.77	0.83
House Value of Owned Homes	157.44	68.88	242.05	67.03	215.11	75.69
Income1 (First Earner)	34.26	29.51	46.37	30.94	47.51	35.99
Income2 (Second Earner)	11.20	9.03	18.53	12.66	23.56	16.12
Income3 (Other Household Members)	1.33	0.90	4.19	2.50	9.00	7.06
< High School	0.25	0.39	0.20	0.34	0.19	0.31
High School Diploma and Some	0.66	0.52	0.65	0.54	0.64	0.55
BA+	0.10	0.09	0.15	0.12	0.17	0.14
Speak English Only	0.37	0.08	0.47	0.10	0.46	0.13
Speak English Well or Very Well	0.59	0.87	0.51	0.85	0.51	0.83
Speak English Not Well or Not at all	0.03	0.05	0.03	0.04	0.03	0.04
Household Size	4.00	4.20	4.43	4.58	3.87	3.84
# Obs.	4,731	5,859	4,342	5,880	3,537	4,007
FB Mexican (Arrived in the U.S. in the 1970s)						
Ownership	0.21	0.31	0.45	0.63	0.63	0.78
House Value of Owned Homes	129.21	57.24	190.91	50.17	150.61	55.22
Income1 (First Earner)	22.32	22.16	26.32	21.13	26.48	25.55
Income2 (Second Earner)	6.66	5.06	8.53	6.13	10.34	7.52
Income3 (Other Household Members)	4.27	2.08	7.48	3.47	16.44	11.65
< High School	0.80	0.80	0.84	0.83	0.82	0.80
High School Diploma and Some	0.18	0.17	0.14	0.14	0.16	0.16
BA+	0.02	0.03	0.02	0.03	0.02	0.04
Speak English Only	0.01	0.01	0.03	0.03	0.05	0.04
Speak English Well or Very Well	0.39	0.38	0.51	0.49	0.46	0.47
Speak English Not Well or Not at all	0.60	0.61	0.46	0.48	0.49	0.49
Household Size	4.64	4.59	5.88	5.48	5.52	4.91
# Obs.	3,567	1,333	4,240	1,707	3,894	1,583

Note: Income and house value are adjusted for inflation.

Table 3. Logit Coefficients of Homeownership Determinants for Married Households Born 1945-54 and Foreign Born Arrived in the 1970s

	1980				1990				2000			
	CA		TX		CA		TX		CA		TX	
NB White	Coef.	Std. Err.	Coef.	Std. Err.	Coef.	Std. Err.	Coef.	Std. Err.	Coef.	Std. Err.	Coef.	Std. Err.
Income1 (First Earner)	0.038 ***	0.001	0.033 ***	0.001	0.021 ***	0.000	0.019 ***	0.001	0.009 ***	0.000	0.010 ***	0.001
Income2 (Second Earner)	0.021 ***	0.001	0.020 ***	0.001	0.014 ***	0.001	0.017 ***	0.001	0.010 ***	0.001	0.010 ***	0.001
Income3 (Other Household	-0.015 ***	0.002	-0.016 ***	0.003	-0.003 *	0.001	0.010 ***	0.003	0.005 ***	0.002	0.005 **	0.002
< High School	-0.693 ***	0.048	-0.480 ***	0.043	-0.626 ***	0.051	-0.213 ***	0.049	-0.505 ***	0.063	-0.217 ***	0.066
Omitted: HS Diploma and Some College												
BA+	0.237 ***	0.027	0.351 ***	0.033	0.213 ***	0.028	-0.064 *	0.035	0.284 ***	0.035	-0.016	0.046
Omitted: Speak English Only												
Speak English Well or Very Well	-0.328 ***	0.071	-0.209 **	0.083	-0.281 ***	0.065	-0.300 ***	0.082	-0.268 ***	0.080	-0.118	0.105
Speak English Not Well or Not at all	-0.118	0.311	-0.190	0.333	-0.310	0.225	-0.443 *	0.250	-0.233	0.301	0.465	0.466
Household Size	0.282 ***	0.012	0.205 ***	0.014	0.093 ***	0.011	0.064 ***	0.013	0.036 ***	0.014	-0.007	0.018
_cons	-2.210 ***	0.053	-1.445 ***	0.061	-0.532 ***	0.050	0.100 *	0.061	0.795 ***	0.052	1.479 ***	0.066
# Obs.	36,145		27,577		42,345		32,133		37,377		30,257	
Pseudo R2	0.1316		0.100		0.099		0.063		0.059		0.037	
NB Mexican												
Income1 (First Earner)	0.046 ***	0.219	0.036 ***	0.002	0.032 ***	0.002	0.024 ***	0.002	0.027 ***	0.002	0.015 ***	0.002
Income2 (Second Earner)	0.026 ***	0.003	0.030 ***	0.003	0.020 ***	0.002	0.026 ***	0.003	0.015 ***	0.002	0.018 ***	0.003
Income3 (Other Household	-0.029 ***	0.005	-0.011 *	0.006	0.002	0.004	0.007	0.005	0.012 ***	0.003	0.018 ***	0.005
< High School	-0.584 ***	0.082	-0.288 ***	0.063	-0.486 ***	0.089	-0.333 ***	0.071	-0.120	0.105	-0.260 ***	0.096
Omitted: HS Diploma and Some College												
BA+	0.372 ***	0.117	0.413 ***	0.115	-0.017	0.119	-0.204 *	0.120	0.690 ***	0.164	0.328 *	0.168
Omitted: Speak English Only												
Speak English Well or Very Well	-0.096	0.069	0.260 **	0.103	0.145 *	0.074	0.276 ***	0.106	0.009	0.089	0.143	0.134
Speak English Not Well or Not at all	-0.434 **	0.204	0.129	0.166	-0.039	0.216	0.182	0.177	-0.566 **	0.246	0.300	0.241
Household Size	0.269 ***	0.027	0.140 ***	0.021	0.046 *	0.025	0.078 ***	0.022	-0.022	0.030	-0.034	0.029
_cons	-2.532 ***	0.148	-1.680 ***	0.147	-1.011 ***	0.152	-0.341 **	0.157	-0.194	0.158	0.800 ***	0.187
# Obs.	4,731		5,859		4,342		5,880		3,537		4,007	
Pseudo R2	0.1413		0.0884		0.1176		0.0656		0.1205		0.054	
FB Mexican												
Income1 (First Earner)	0.053 ***	0.004	0.027 ***	0.004	0.041 ***	0.002	0.021 ***	0.004	0.019 ***	0.002	0.005 *	0.003
Income2 (Second Earner)	0.047 ***	0.005	0.033 ***	0.007	0.028 ***	0.003	0.012 **	0.006	0.015 ***	0.003	0.019 ***	0.007
Income3 (Other Household	0.004	0.003	-0.014	0.010	0.007 ***	0.003	0.001	0.005	0.014 ***	0.002	0.027 ***	0.005
< High School	-0.266 **	0.113	-0.206	0.163	-0.088	0.098	-0.040	0.152	-0.045	0.100	-0.175	0.187
Omitted: HS Diploma and Some College												
BA+	-0.030	0.303	-0.024	0.365	0.006	0.291	1.296 **	0.501	0.264	0.301	-0.410	0.392
Omitted: Speak English Only												
Speak English Well or Very Well	-0.266	0.379	-0.857	0.629	0.266	0.206	0.281	0.295	0.504 ***	0.159	0.613 **	0.288
Speak English Not Well or Not at all	-0.582	0.378	-1.022	0.626	-0.042	0.206	0.276	0.293	0.213	0.156	0.150	0.282
Household Size	0.127 ***	0.026	0.130 ***	0.040	0.055 ***	0.019	0.041	0.031	0.008	0.018	-0.055	0.035
_cons	-2.953 ***	0.412	-1.039	0.658	-1.899 ***	0.253	-0.428	0.360	-0.639 ***	0.203	0.847 **	0.360
# Obs.	3,567		1,333		4,240		1,707		3,894		1,583	
Pseudo R2	0.1269		0.0591		0.0951		0.029		0.053		0.040	

*p < .1; **p < .05; ***p < .01

Table 4. OLS Coefficients of House Value for Married Households Born 1945-54 and Foreign Born Arrived in the 1970s

	1980				1990				2000			
	CA		TX		CA		TX		CA		TX	
NB White	Coef.	Std. Err.	Coef.	Std. Err.	Coef.	Std. Err.	Coef.	Std. Err.	Coef.	Std. Err.	Coef.	Std. Err.
Income1 (First Earner)	0.006 ***	0.000	0.009 ***	0.000	0.004 ***	0.000	0.006 ***	0.000	0.003 ***	0.000	0.004 ***	0.000
Income2 (Second Earner)	0.004 ***	0.000	0.006 ***	0.000	0.003 ***	0.000	0.005 ***	0.000	0.003 ***	0.000	0.004 ***	0.000
Income3 (Other Household	0.002 ***	0.000	0.002 *	0.001	0.002 ***	0.000	0.002 ***	0.001	0.000	0.000	0.000	0.000
< High School	-0.138 ***	0.013	-0.338 ***	0.015	-0.293 ***	0.017	-0.433 ***	0.015	-0.315 ***	0.020	-0.388 ***	0.017
Omitted: HS Diploma and Some College												
BA+	0.163 ***	0.006	0.273 ***	0.008	0.229 ***	0.006	0.346 ***	0.009	0.308 ***	0.008	0.405 ***	0.009
Omitted: Speak English Only												
Speak English Well or Very Well	0.010	0.017	-0.020	0.025	-0.003	0.017	-0.024	0.024	-0.028	0.020	-0.038	0.024
Speak English Not Well or Not at all	0.005	0.066	-0.149	0.120	-0.039	0.059	-0.149 *	0.079	-0.053	0.076	0.074	0.084
Household Size	0.009 ***	0.003	-0.003	0.004	0.015 ***	0.003	0.016 ***	0.004	0.039 ***	0.003	0.029 ***	0.004
_cons	11.691 ***	0.011	10.961 ***	0.017	12.005 ***	0.011	10.807 ***	0.015	11.850 ***	0.011	10.935 ***	0.013
# Obs.	20,393		15,642		32,901		25,988		32,270		27,282	
R-squared	0.244		0.240		0.210		0.362		0.287		0.318	
NB Mexican												
Income1 (First Earner)	0.007 ***	0.000	0.012 ***	0.001	0.005 ***	0.000	0.008 ***	0.000	0.004 ***	0.000	0.005 ***	0.000
Income2 (Second Earner)	0.005 ***	0.001	0.010 ***	0.001	0.004 ***	0.000	0.011 ***	0.001	0.004 ***	0.000	0.008 ***	0.001
Income3 (Other Household	0.002	0.002	0.008 ***	0.002	0.003 ***	0.001	0.010 ***	0.001	0.003 ***	0.001	0.003 ***	0.001
< High School	-0.108 ***	0.022	-0.350 ***	0.026	-0.183 ***	0.029	-0.350 ***	0.022	-0.265 ***	0.031	-0.299 ***	0.027
Omitted: HS Diploma and Some College												
BA+	0.135 ***	0.024	0.236 ***	0.036	0.191 ***	0.027	0.209 ***	0.030	0.206 ***	0.029	0.315 ***	0.033
Omitted: Speak English Only												
Speak English Well or Very Well	-0.050 ***	0.016	-0.201 ***	0.041	-0.125 ***	0.020	-0.122 ***	0.031	-0.088 ***	0.022	-0.195 ***	0.034
Speak English Not Well or Not at all	-0.080	0.063	-0.325 ***	0.075	-0.376 ***	0.070	-0.336 ***	0.060	0.016	0.082	-0.312 ***	0.069
Household Size	-0.010	0.007	-0.035 ***	0.009	0.000	0.007	-0.031 ***	0.007	0.004	0.008	-0.004	0.008
_cons	11.621 ***	0.036	10.825 ***	0.059	11.961 ***	0.039	10.778 ***	0.046	11.767 ***	0.035	10.818 ***	0.046
# Obs.	2,250		2,746		3,002		4,394		2,719		3,307	
R-squared	0.1964		0.3206		0.2095		0.3249		0.251		0.2968	
FB Mexican												
Income1 (First Earner)	0.007 ***	0.001	0.008 ***	0.002	0.006 ***	0.001	0.008 ***	0.001	0.004 ***	0.000	0.004 ***	0.001
Income2 (Second Earner)	0.004 ***	0.001	0.011 ***	0.004	0.005 ***	0.001	0.010 ***	0.002	0.001	0.001	0.003 ***	0.001
Income3 (Other Household	0.004 ***	0.001	0.007	0.007	0.003 ***	0.001	0.004 **	0.002	0.002 ***	0.001	0.002 **	0.001
< High School	-0.075 *	0.043	-0.401 ***	0.089	-0.115 ***	0.040	-0.327 ***	0.060	-0.128 ***	0.033	-0.181 ***	0.053
Omitted: HS Diploma and Some College												
BA+	0.302 ***	0.110	0.428 **	0.200	-0.032	0.103	0.246 **	0.116	0.234 ***	0.086	0.491 ***	0.116
Omitted: Speak English Only												
Speak English Well or Very Well	-0.040	0.132	-0.502	0.329	0.143	0.091	0.277 **	0.127	0.325 ***	0.062	0.093	0.101
Speak English Not Well or Not at all	-0.100	0.132	-0.640 *	0.331	0.017	0.092	0.159	0.127	0.205 ***	0.062	-0.010	0.101
Household Size	0.000	0.012	-0.024	0.026	0.026 ***	0.009	-0.007	0.013	0.022 ***	0.006	-0.001	0.011
_cons	11.524 ***	0.147	11.330 ***	0.360	11.563 ***	0.110	10.371 ***	0.151	11.320 ***	0.074	10.581 ***	0.118
# Obs.	585		315		1,924		1,077		2,436		1,234	
R-squared	0.1227		0.147		0.0989		0.2117		0.0893		0.128	

*p < .1; **p < .05; ***p < .01