Racial and Ethnic Differentials across the Generations in Home Ownership and Housing Type*

Monica Boyd and Ann H. Kim

Abstract

Homeownership brings about social and economic benefits to individuals and families and is a preferred investment in market-based societies such as Canada. However, ownership rates are not uniform across social groups. Racial and ethnic disparities in owning a home have been noted in the literature, as have differences by immigrant generation. Our research extends these two domains of inquiry by asking if these racial and ethnic differentials persist across generations that are successively removed from the migration experience. Using data from 2001 Census of Canada Public Use Microdata File (PUMF) of Individuals, we examine differentials in homeownership, and among homeowners, the probability of owning a condominium rather than a free hold dwelling. Our analysis reveals that the effect of racial and ethnic group membership interacts with the generation status of individuals for both housing tenure and type of owned home. Among newcomers, South Asians and Blacks experience much lower levels of homeownership than Whites, White-Southern Europeans, and Chinese. For South Asian immigrants, this gap reduces after 10 years in Canada but remains for Blacks by the third-plus generation. This pattern is not evident in condominium ownership, suggesting that condominiums may increasingly become a path to homeownership for racial and ethnic minorities and in particular, for the newcomers of these groups.

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Introduction

Homeownership has been long viewed as an indicator of social and economic status and mobility (Myers and Lee 1998). As a relatively secure financial investment, homeownership offers social stability to individuals and families and access to desirable neighborhoods. It has also been linked to political incorporation (Gilderbloom and Markham 1995; Verberg 2000), educational outcomes (Conley 2001), and other social benefits (Rossi and Weber 1996). However, not all social groups have equal access to buying a home for reasons of limited social and economic resources, individual or family values and preferences, or discrimination in the housing market. Studies show that social groups facing disparities in homeownership rates include racial and ethnic minorities and immigrants, or more specifically, newcomers (Balakrishnan and Wu 1992; Darden and Kamel 2000; Gabriel and Painter 2003; Skaburskis 1996). While these studies are informative of persisting social divisions in housing tenure, greater insight about the effects of immigrant status and racial and ethnic group membership on housing tenure can be gained by expanding analysis in two important ways: first, by examining the interaction of immigrant exposure with race and ethnicity; and second, by exploring patterns by ownership type, moving from homeownership in general, to look at condominium ownership in particular.

With respect to the first point, it should be noted that the analyses conducted in many previous studies are characterized by two implicit assumptions: 1) socioeconomic improvement, including the purchasing of housing occurs with increasing distance from the migration experience; and 2) the effect of racial or ethnic group membership is constant across these immigrant waves and generations. Yet there is reason to expect that racial and ethnic disparities in homeownership should vary not only by nativity but also by timing of arrival and immigrant

generation, particularly in light of social-psychological, cultural, and structural arguments for explaining differences. Our study raises this issue, asking whether there is a decline across the generations in any initial gap between racial and ethnic groups.

A second unique feature of this study brings attention to bear on the different types of homeownership. As a distinctive housing type, condominium units are an important late twentieth century development for the housing stock of many North American cities, and their growth has implications for homeownership patterns. In local housing markets, buyers have two main options: freehold housing, for which owners have full ownership of the property and responsibility for its maintenance; and condominiums, for which ownership and maintenance of common areas of the property are shared among unit holders to some degree. Reflecting the absence of information on this distinction on United States census databases, research on condominium ownership is less plentiful than on housing tenure more generally. However, studies indicate that the type of housing purchased reflects a variety of factors, such as locational preferences, the need for space, health considerations (particularly among the elderly), perceptions of safety and freedom, and cost (Preston 1991; Skaburskis 1997). Condominiums are typically more affordable than freehold housing, making them a more popular choice among some groups, particularly those with limited economic resources. To this mix, we add the question of whether this path to ownership is more likely among new immigrants and certain racial and ethnic groups, and we compare levels across the generations.

The results confirm generational differences in housing tenure and in types of homeownership; findings also highlight to what extent differentials between racial and ethnic groups persist across the generations. We therefore offer a more definitive test of racial discrimination in homeownership, since cultural or social-psychological explanations are unlikely to be the basis for racial and ethnic differentiation beyond the first and 1.5 generations.

Moreover, we emphasize the importance of exploring differentials in housing type, even among homeowners, as this can raise further questions about access to different types of housing and their implications for racial and generational groups.

Generations, Race and Housing in Previous Research

A number of previous studies document differentials in homeownership levels by immigrant status and timing of arrival, and by ethnic and racial memberships (Alba and Logan 1992; Balakrishnan and Wu 1992; Bourassa 1994; Darden and Kamel 2000; Flippen 2001; Lewin-Epstein and Semyonov 2000; Myers and Lee 1998; Painter, Gabriel and Myers 2001; Ray and Moore 1991; Rosenbaum 1991; Skaburskis 1996). Compared to the native-born, immigrants are found to have lower rates in the United States (Coulson 1999); immigrant levels of homeownership in Canada were once higher than the native-born in the aggregate (Owusu 1998) but have since converged or been surpassed by rates for the Canadian-born (Haan 2005). Our own data, described below, show that immigrants are as likely as non-immigrants to own their homes (71.1, 71.7 percent, respectively) but of those who are owners, immigrants are more likely to own condominiums (13.0 percent versus 7.6 percent for non-immigrants).

The examination of immigrants' homeownership levels in the aggregate, however, masks significant advances made by earlier migrant waves. Fortunately, much of the current research on immigrants and homeownership recognizes this variation and documents the importance of the length of exposure to the host society for increasing housing integration (Coulson 1999; Krivo 1995; Owusu 1998; Ray and Moore 1991; Semyonov, Lewin-Epstein and Davidov 2003); double cohort models also confirm temporal progress by immigrants in homeownership (Edmonston, 2004; Myers and Lee, 1998; Myers, Park, and Min, 2006). But variations in levels of home ownership by generations of immigrant offspring remain relatively unexplored as a

result of data constraints. The 1970 United States Census of Population was the last to ask questions about birthplace of parents. The 2001 Census of Canada re-instated this question after a 30 year hiatus, and recent analysis of survey data for New York City finds that home ownership and housing quality improves across generations. A substantial body of North American research also finds differences in home ownership levels between racial and ethnic groups, with Blacks usually experiencing lower levels of homeownership than other groups in the urban areas of both Canada and the United States (Balakrishnan and Wu 1992; Darden and Kamel 2000; Flippen 2001; Haan, 2006; Painter, Gabriel and Myers 2001; Rosenbaum 1991; Skaburskis 1996).

Such studies reveal that individual and household resources do not fully explain the differences in homeownership levels observed between racial and ethnic groups. Others, notably Lewin-Epstein (2000), Myers and Lee (1998), and Painter, Gabriel and Myers (2001) have expanded the question further – much like this current study – and have asked whether the effect of exposure on homeownership differed for immigrants originating from different places or characterized by different racial and ethnic markers. As expected, these studies reveal that gaps between groups do not always diminish with time in the country.

By examining the interacting effects of racial and ethnic group membership and period of immigration, these studies add an important dimension to the study of housing integration, yet they neglect to address the issue of generational differences, or more specifically, racial and ethnic gaps in homeownership among the 1.5 generation and beyond. While there is inherent value in identifying immigrant trajectories, and period and cohort effects, we have more to learn about racial and ethnic relations and immigrant adaptation processes by asking whether gaps persist across successive generations. The only study of which we are aware that parallels our

research examines racial and generation-defined groups in one major American gateway city, namely, New York City (Rosenbaum and Friedman, 2004).

Theoretical models: A rising tide carries all boats or do barrier reefs prevail?

As noted elsewhere (Alba and Logan 1992; Rosenbaum and Friedman 2004), the explanations for variations in home ownership patterns by race and by generational status draw from two contrasting models found in both immigration and housing studies. The linear assimilation model found in North American immigration research posits that the first generation to migrate, particularly those arriving as adults, will be disadvantaged relative to later generations for any number of reasons, including low proficiency in the host country language(s), unfamiliarity with host society institutions, lack of recognition for credentials and labor market related skills. Their offspring will not face these difficulties since they are educated and socialized within host society institutions and culture (Rong and Brown 2001). As well, the immigrant offspring generations will obtain higher levels of education than the foreign-born parental generation, and education is a key mechanism for economic achievements. In this model, the process of near similarity and acculturation is virtually complete by the third generation and beyond, with the result that the descendants of immigrants are virtually indistinguishable from the rest of society (Gans 1992).

Homeownership is an indicator of social and economic status and mobility, and, thus, the linear assimilation model has general applicability to the field of housing. However, the market model in housing sees housing purchases as unfettered acts of consumption, in which the purchase of property is a function of the financial capacities of the buyers. In this model, individuals and groups purchase property when their finances permit. Compared with the native-born, immigrants, especially recently-arrived ones, are thought to be less likely to purchase

housing because they lack resources, either because of the labor market dislocating effects of migration or because of lower stocks of human capital, formed in countries of origin. Similarly, specific racial or ethnic groups may be less likely to purchase homes because of lower levels of finances, again reflecting lower levels of human capital stock and thus lower labor market worth. As the finances of immigrants and racial groups improve over time, home ownership should increase. Further, to the extent that successive generations of immigrant offspring are financially better off than their forebears, this model calls for increasing home ownership for these groups. An implicit assumption of racial convergence exists in the strong version of this consumer choice model in that initial differences within the foreign born population are assumed to dissipate with the exposure of immigrant offspring and the native-born to host society institutions, including education and language.

Countering the linear assimilation model and the consumer choice model are conceptualizations that emphasize the existence of barriers that prevent improvements in socio-economic resources generally and in the ability to purchase housing more specifically. The increasing presence of non-White or Hispanic minorities in recent immigration flows underlies what is perhaps the sharpest criticism of the linear model regarding the fates of immigrants and their offspring - it ignores impediments arising from ethnic and racial discrimination (Alba and Nee 1997; Gans 1992; Massey 1995; Zhou 1997). Instead, “segmented assimilation” exists in which select racial and ethnic groups remain socially and residentially encapsulated as a result of barriers. Parallel observations in housing research point out that housing purchases do not reflect financial characteristics alone; instead, choices may be narrowed and constrained by discrimination by mortgage companies and realtors, or by other forms of discrimination which determine prior residential location in poor areas that provide little investment incentives (Alba and Logan 1992; Friedman and Rosenbaum 2004; Rosenbaum and Friedman 2004).

One implication of this segmented assimilation model and of the related "place stratification" model in housing research is that improvements in home ownership rates over time for immigrants and by successive generations will not be the same for all racial and ethnic groups. Thus, while the specter of growing socio-economic improvements with successive distance from the immigration experience implies there will be increased rates of home ownership with increasing duration for immigrants and for immigrant offspring, not all racial and ethnic groups will share the same level of home ownership. Differences may be particularly pronounced for the Black population which has lower rates of home ownership in the United States and which, relative to other groups, is more likely to report experiences of discrimination in Canada (Darden and Camel 2000; Danso and Grant 2000; Dion 2001).

Although the preceding segmented assimilation model emphasizes discrimination and structural barriers as underlying racial and ethnic-specific patterns of housing tenure, a second model of segmentation emphasizes the role of culture in creating distinctive patterns of behavior, notably the formation of social and residential communities exemplified by "Chinatowns" or Miami's "Little Cuba." At present, there is no explicit extension of this model to home ownership other than providing a locational specificity to housing purchases. But immigrant origin groups may differ in the value placed on home ownership, thereby indirectly influencing inter-group variations in housing tenure. For example, in Canada, immigrants from Southern Europe are found to have the highest home ownership rates, even though those who migrated in the 1960s and 1970s were often were manual laborers (Haan 2005; Ray and Moore 1991). Balakrishnan and Wu (1992) offer a more nuanced interpretation, suggesting that the need for social identity and financial and psychological security causes marginal groups, such as Southern or Eastern Europeans, Blacks and Asians, to be more likely to own their own homes than the dominant majority, net of socioeconomic factors.

Data and Methods

Our investigation into racial and ethnic differences in home ownership behavior across generations analyzes data from the Public Use Microdata File (PUMF) of individuals, extracted from the 2001 Canadian census of population. The advantage of the Canadian census database is twofold. First, the Canadian census provides nationally-representative data on successive generations of immigrants and their offspring, based on responses to the census questions on birthplace of respondents and their parents. Second, in going beyond the United States census by collecting information on whether the owned home is a condominium or not, Canadian census data extends and refines the understanding of generational and racial/ethnic differentials in home ownership. However, unlike United States publicly-available census files, there exists no single hierarchal file that permits the merging of individual, family and household characteristics; instead, Statistics Canada, which conducts the national census, releases information on Canada's population in three files: individuals, families and households. Furthermore, variables in these three files are highly aggregated as a consequence of the agency's policy to preserve confidentiality to its census respondents. This study uses the PUMF of individuals because information about individuals in the family and household files are especially aggregated, particularly so for racial and ethnic categories.

This 2001 Canadian PUMF of individuals consists of a 2.7 percent sample of the population enumerated in the 2001 census. The sample analyzed in this paper is restricted to private households and primary household maintainers who are 30 years of age and older, and excludes non-permanent residents. The age threshold of 30 years ensures that most respondents have completed their education, have left their parents' home, and most likely will have been or currently are in the labor force. All values and analyses presented in the tables are weighted.

As the file name suggests, the PUMF of individuals contains data primarily on individual characteristics, although a few household characteristics are also available. We use the characteristics associated with the "primary householder," defined in the census as the person who contributes the greatest amount toward shelter expenses, or the first person listed where two or more people share expenses equally. Consistent with past studies (Alba and Logan 1992; Balakrishnan and Wu 1992; Darden and Kamel 2000), the primary household maintainer's age, gender, marital status, educational attainment and employment status are included.

Immigration studies have long distinguished between the first generation of new arrivals, their offspring, and successive generations. We are interested in the effect of immigrant generation, which is constructed by combining parental birthplace with information on respondents' birthplace, age of arrival and period of immigration for the foreign-born. The first generation is operationalized as those respondents who obtained landed immigrant status at the age of 13 years or older and are grouped by period of immigration. The timing of arrival is a key distinction within this generation, as earlier migrants would have had a longer opportunity to obtain the resources for purchasing a home and to gain the psychological realization that their settlement is likely to be permanent. Moreover, by dividing this generation into migration waves, we can account for the differential economic opportunities and constraints that have given each wave differential advantages in local housing markets.

We distinguish between the 1.5 and second generations. The 1.5 generation includes those who were born abroad and arrived as children, before the age of 13, and the second generation is defined as those born in Canada, with at least one immigrant parent. Finally, the final group, the third-plus generation, includes all those born in Canada with both parents Canadian-born. It should be noted that our cross-sectional data perpetuate a difficulty observed in most analyses of immigrant and immigrant offspring groups. Although conceptual models of

change across generations depict groups defined by kinship descent (Kertzler 1983) and implicitly see generations as representing unique and non-overlapping birth cohorts (Rumbaut 2004), the dearth of longitudinal data tracking successive generations of family members means that most investigations (including this one) of changes across immigrant generations are based on cross-sectional analyses in which generations may include the same birth cohorts(see: Farley and Alba 2002; Hirschman 2001; Rosenbaum and Friedman 2004).

We also note, but cannot resolve, the confounding of period and cohort effects that exist with the use of cross-sectional census data. It is possible that the opportunities for housing tenure are more favorable in one time period than in another, reflecting any number of factors such as housing supply, interest rates, public policies and the abeyance of covert and overt discrimination. Entering at favorable or unfavorable times (period effects) can thus influence the outcomes of entry cohorts in addition to other variables associated with entry date, such as duration of residence and improved economic circumstances (see: Lewin-Epstein and Semyonov 2000; Myers, Megbolugbe and Lee 1998; Semyonov, Lewin-Epstein, and Davidov. 2003)

Unlike many studies conducted in the United States, language skills and not incorporated into our analysis for two reasons. First, although American studies identify the importance of English language for homeownership among immigrants (Alba and Logan 1994; Flippen 2001; Myers and Lee 1997), this variable is acknowledged to be collinear with nativity, period of immigration (Alba and Logan, 1994) and generational status. In Canada, for example, virtually all of the third-plus generation speaks only English and/or French, Canada's two official languages. Second, poorer measures of language proficiency are available from Canadian census data than is the case for the United States. The Canadian census asks respondents to indicate if they know English and/or French well enough to carry on a conversation (yes/no) rather than how well the respondent speaks these languages.

A key component of our analysis is the racial/ethnic variability in homeownership behaviors for immigrant generation groups. Both Canada and the United States share many similarities in their immigration histories and policies. During the 1960s and beyond, new regulations and legislation both countries replaced national origins as criteria of admissibility with those permitting entry on the basis of family ties, economic contributions and humanitarian concerns. The growing prosperity in Europe has changed many countries from out- to in-migration areas; hence, migration from Europe declined, while migration from other parts of the world has increased. By the 1990s, dramatic alterations in the national origin, ethnic and racial composition of recent immigrants were evident in both Canada and the United States (Boyd 2006b).

Reflecting these changes in immigration regulations and laws from the 1960s on, many recent immigrants in Canada are "visible minorities" from areas other than the United States or Europe. Unlike the United States, "race" was an eschewed term in Canada from after World War II until recently (Boyd, Goldman and White 2000). "Visible minority" is a term first used in the early 1980s, developed by the federal government to meet the data needs of federal employment equity legislation and program requirements. It is a socially-constructed measure generally equated with "people of colour," other than the Aboriginal Peoples, and it rests on self-identification. In the PUMF of individuals, information on specific visible minority groups exists for Blacks, Chinese and South Asians. If Aboriginals are excluded from the "non-visible minority" category, as they are in this paper, the "non-visible minority" population can then be considered "White." However, the classification of "White" includes many different origin and ethnic groups who vary in rates of homeownership. In particular, persons of Southern European birth or ancestry have been noted to have very high rates of homeowners (Teixeria and Murdie

1997). As a result, we create two groups representing the White majority in Canada: those who are of Italian, Portuguese or Greek ethnic origins, and those who are not.

In the Public Use Microdata file of Individuals, ethnic ancestry data are highly aggregated for persons living in the Atlantic Provinces, again reflecting Statistics Canada's intent to preserve confidentiality. As a result, these distinctions are not made within the White Atlantic Province population, who form part of the "White" group used in our analysis. However, because government reports show that the vast majority of those declaring Italian, Portuguese or Greek ethnic origins reside in Ontario and Quebec (The Multicultural History Society of Ontario, no date), the analytical impact of this aggregation is likely to be very small.

We further incorporate three household variables of the primary maintainer: household type (single family, multiple family, non-family), number of maintainers, and household income; previous studies have identified these variables as associated with housing purchases (Skaburskis 1996). The number of maintainers refers to the number of all persons who contribute to the costs and expenses of a household. Variations in local housing markets and in population composition justify the identification of immigrant generational patterns by geographic area. We also include where the primary household maintainer resides to control for variations in local housing markets and in population composition. Our variable includes the three major census metropolitan areas (CMAs) which are popular destinations of post World-War II migrants and their offspring, notably Toronto, Montréal and Vancouver. Finally, it groups respondents from other CMAs and those not resident in CMAs.

As discussed previously, we focus on two forms of housing outcomes. The first dependent variable is a dichotomous variable of housing tenure, measured by whether the home occupied by the household maintainer is owned or rented. The second measures the type of ownership, distinguishing between condominium and freehold units. These outcomes are

modeled using logistic regression. The focal independent variables of interest are generational status and race/ethnicity, both discussed above; we also include other independent variables known to influence home ownership patterns and which may be associated with racial or ethnic or generational differences: age, sex, marital status, education attainment, employment status, place of residence, household type, number of household maintainers, and household income.

The multivariate analyses address two main questions: are there changes in homeownership patterns across generations, and do differences in home ownership between racial and ethnic groups persist or converge across generations of immigrant offspring? Analytically, the latter question implies a test of an additive model for race/ethnicity and generational variables versus an interactive one; accordingly, this is addressed in the multivariate analyses.

A First Look

Table 1 provides a description of all individual and household level variables and their summary statistics; it also indicates the percentages of the population who are home owners, and of those, the percentages who own condominiums rather than freehold housing.

An initial look at these data reveals considerable variations in home ownership patterns for racial/ethnic groups and for generation groups defined by distance from the immigration experience. In terms of homeownership, Blacks and the newest arrivals consistently experience the lowest levels, whereas Southern Europeans, Chinese and the oldest arrivals (except for Blacks) reveal the highest levels. For condominium ownership, the patterns differ, with newcomers and racial minorities being more likely to turn to this type of homeownership in general. These data suggest the importance of identifying successive generations and the period of immigration for the first generation when examining social and economic outcomes across ethnic and racial groups.

Table 1: Distributions and Percentages that are Home Owners and Condominium Owners, Population Age 30+, Canada, 2001

	Distributions		Percentages of Population that are	
Variables	Owners	Owners of Condos[a]	Owners	Owners of Condos[a]
Unweighted Ns	263,816	184,568		
Tenure			28.4 (renter) 71.6 (owner)	91.3 (non-condo) 8.7 (condo)
Primary Maintainer Characteristics				
Generation	100.0	100.0		
First, arrival 1991-2001	3.8	2.6	46.9	22.1
First, arrival 1981-1990	2.9	2.8	66.4	15.4
First, before 1981	10.6	12.0	79.9	11.4
1.5 generation, arrived 0-12	3.4	3.6	74.9	9.8
Second generation	16.9	17.7	75.3	11.3
Third plus generation	62.3	61.4	70.7	6.4
Visible minority status	100.0	100.0		
White	88.8	88.8	71.7	8.3
White, S.European[b]	4.3	5.1	83.5	5.3
Chinese	2.9	3.1	74.6	18.8
South Asian	2.2	2.0	63.9	15.0
Black	1.8	1.1	40.7	14.8
Age (means)	52.7	53.3	53.2	to be supplied
Sex:	100.0	100.0		
Male	65.4	70.6	77.8	to be supplied
Female	34.6	29.4	59.8	to be supplied
				to be supplied
Marital status	100.0	100.0		
Single	12.5	7.3	41.7	to be supplied
Married	25.8	30.7	85.8	to be supplied
Married with children <15yrs	27.9	33.5	86.7	to be supplied
Common-Law	8.1	8.0	70.3	to be supplied
Div/Sep/Wid	25.8	20.4	55.9	to be supplied
Education	100.0	100.0		
HS or less	51.4	48.6	68.1	to be supplied
Trades/College/Sm University	31.2	32.7	74.9	to be supplied
University degree or higher	17.4	18.7	76.0	to be supplied
Employment status	100.0	100.0		
Employed	63.0	65.2	75.0	to be supplied
Unemployed	3.4	2.7	54.8	to be supplied
Not in labour force	33.7	32.1	66.8	to be supplied
Household Characteristics				
Household type	100.0	100.0		
One family	70.0	78.5	80.5	to be supplied
Multiple family	1.7	2.0	84.5	to be supplied
Non-family	28.4	19.6	48.8	to be supplied
No. of maintainers	100.0	100.0		
One	65.6	59.5	65.0	to be supplied
Two	33.2	39.3	84.5	to be supplied
Three or more	1.2	1.2	72.2	to be supplied
Household income	100.0	100.0		
<$10,000	5.3	2.6	36.1	to be supplied
$10,000-$29,999	23.9	17.6	52.8	to be supplied
$30,000-$49,999	21.7	20.5	68.2	to be supplied
$50,000-$69,999	17.7	19.6	79.5	to be supplied
$70,000-$119,000	22.7	28.1	88.2	to be supplied
?$120,000	8.8	11.5	93.4	to be supplied
Area of Residence	100.0	100.0		
Toronto	13.9	13.6	68.4	to be supplied
Montréal	12.1	9.6	55.7	to be supplied
Vancouver	6.3	6.1	67.4	to be supplied
Other CMAs	28.5	28.8	71.4	to be supplied
Non-CMAs	39.2	41.9	78.4	to be supplied

(a) Calculated for the population of home owners.

(b) Includes Italians, Portuguese and Greeks. These groups are included in the first "white" category for respondents in the

Table 2 shows the combined impact of race/ethnicity and generational status on home ownership patterns. Excluding the Black population, where the trend line is a linear progression to the third-plus generation, the highest rates of home ownership observed for all other racial/ethnic groups occurs for the foreign-born who arrived prior to 1981, with a slight downward drift for successive generational groups. However, racial/ethnic differentials persist; for each generational group, percentages owning homes are highest for Whites who are of Italian, Portuguese or Greek ancestry and for Chinese. They are the lowest for the Black population. Nevertheless, the magnitude of the gap between Blacks and other groups narrows for each successive generation group; for example, of the foreign-born population arriving between 1991-2001, percentages owning a home among the White non-Southern European origin population are 2.5 times higher than those of the Black population. For the third-plus generation, the ratio for White and Black population ownership is 1.4.

Table 2: Percentages who are home owners and condominium owners by generation and race/ethnicity, Canada 2001

	Race/Ethnicity	Total[(a)]	First, arrived 1991-2001	First, arrived 1981-91	First, arrived before 1981	1.5 generation	Second generation	Third+ generation
Owners								
	All	71.6	46.9	66.4	79.9	74.9	75.3	70.7
	White	71.7	44.9	67.1	78.1	73.9	75.3	70.8
	White, S.Europe	83.5	61.1	73.9	88.5	84.2	78.8	73.1
	Chinese	74.6	63.9	79.0	85.1	82.4	76.5	(b)
	South Asian	63.9	41.0	69.5	85.8	74.6	(b)	(b)
	Black	40.7	18.1	32.3	45.2	44.9	47.4	50.9
Condos								
	All	8.7	22.1	15.4	11.4	9.8	11.3	6.4
	White	8.3	20.5	14.6	13.8	10.3	11.5	6.4
	White, S.Europe	5.3	4.7	5.6	4.0	4.5	7.6	9.3
	Chinese	18.8	24.0	19.4	12.9	19.9	17.0	(b)
	South Asian	15.0	23.5	13.3	11.3	12.9	(b)	(b)
	Black	14.8	19.8	19.9	13.5	16.6	20.0	6.2

(a) Values for "all" reflect everyone in sample, including second+ Chinese & S.Asian groups
(b) Fewer than 150 cases in the cell for the home tenure and fewer than 100 cases for the condominium variables.
Source: Statistics Canada, 2001 Census Public Use Microdata File, Individual File.

Among those who own homes, percentages owning condominiums, for the most part, decline with each successive generation. But exceptions exist, most notably among the White Southern European population which has comparatively much lower rates of condominium ownership for all generations, drifting steadily upwards with each generation. For all generation groups, Chinese have the highest percentages of homeowners owning condominiums, followed by Blacks, excluding the Black third-plus generation.

Home Ownership and Owning Condominiums

Our initial look at housing tenure and condominium ownership patterns finds differences in home ownership patterns across generations, as well as variability between groups defined by race and ethnicity. But these patterns for race/ethnic groups by generation include the effects of differences between groups in individual and group characteristics known to influence housing behavior. We therefore control for effects of variability in these individual and household characteristics with logistic regression analysis, presented in Tables 3 and 4. For both outcome variables, housing ownership and type of housing owned, logistic regressions were first run using an additive model that assumed the effects of race/ethnicity were the same across generation groups (or alternatively, that the effects of generational status were the same for each racial/ethnic group in the analysis). In the end, interactive models in which the combined effects of race/ethnicity and generation are allowed to differ provide a better fit. (The difference in Chi-square between interactive model and additive model for housing tenure is 427.44, with 17 degrees of freedom and a significance of p=.001; chi-square differences for condominium ownership is 230.31, with 17 degrees of freedom and a significance of p=.001).

These interactive models indicate that the likelihood of home ownership and condominium ownership reflect the combined and unique impacts of both race and generation.

Patterns are not the same across generation groups for each ethnic/racial group; nor are racial/ethnic differences in housing behaviors the same across generations. It is noteworthy that controlling for individual and household characteristics of the primary household maintainers does not remove differences between racial/ethnic generational groups in the propensity to own, or not own, housing. This co-variation is shown by the logits and odds ratios for home ownership, net of individual and household characteristics in Table 3. Compared to the recently arrived (1991-2001) White population (excluding those of Italian, Portuguese and Greek ethnic origin), those of Southern European origin are 2.4 times as likely to own their own homes if they are recent arrivals, but they are 4.0 times as likely to do so if they arrived in 1981-1990; 11.6 times as likely if they arrived before 1981; 6.8 times as likely if they arrived before the age of 13; 5.8 times as likely if they are second generation; and 4.7 times as likely if they are third-plus generation. In contrast, compared to the recently arrived White population, Blacks are about half as likely to own a home if they too are recent arrivals; about as likely if they arrived a decade earlier; 2.1 times as likely if they arrived before 1980; 2.0 times as likely if they arrived before the age of 13; 2.2 times as likely if they are second generation; and 1.9 times as likely if they are third-plus generation (Table 3).

Other comparisons are possible; Appendix A presents information on the direction of difference and the significance levels for home ownership models in which successive generations of the White population are selected as the reference group. As well, racial/ethnic-generational differences in homeownership can be illustrated by calculating predicted probabilities, expressed as percentages. These probabilities are calculated by holding co-variates constant, achieved by applying the characteristics of the average person according to the proportional distribution of the pooled sample. The results are given in Table 4 and shown in Chart 1.

Table 3: Logits and Odds ratios of home ownership by individual and household characteristerics, primary household maintainter population, age 30+, Canada 2001

Variables	Logits[(a)]	Odds Ratios
Primary Maintainer Characteristics		
Gen*VM (First 91-01 * White omitted)	--	
First, 91-01 * White, S.European	.800	2.2
First, 91-01 * Chinese	1.092	3.0
First, 91-01 * South Asian	-.199	0.8
First, 91-01 * Black	-.689	0.5
First, 81-91 * White	.849	2.3
First, 81-91 * White, S.European	1.398	4.0
First, 81-91 * Chinese	1.672	5.3
First, 81-91 * South Asian	.864	2.4
First, 81-91 * Black	.021 ns	1.0
First, B1981 * White	1.516	4.6
First, B1981 * White, S.European	2.448	11.6
First, B1981 * Chinese	1.948	7.0
First, B1981 * South Asian	1.668	5.3
First, B1981 * Black	.737	2.1
1.5 gen * White	1.231	3.4
1.5 gen * White, S.European	1.917	6.8
1.5 gen * Chinese	1.950	7.0
1.5 gen * South Asian	1.362	3.9
1.5 gen * Black	.702	2.0
Second * White	1.364	3.9
Second * White, S.European	1.761	5.8
Second *Chinese	1.789	6.0
Second * Black	.773	2.2
Third+ White	1.189	3.3
Third+ * White, S.European	1.555	4.7
Third+ * Black	.623	1.9
Age	.030	
Gender (Male omitted)	--	
Female	-.121	0.9
Marital status (Single omitted)	--	
Married	.896	2.5
Married with children <15yrs	1.224	3.4
Common-Law	.264	1.3
Div/Sep/Wid	.211	1.2
Education (HS or less omitted)	--	
Trades/College/Sm University	.247	1.3
University degree or higher	.169	1.2
Employment (Employed omitted)	--	
Unemployed	-.401	0.7
Not in labour force	-.223	0.8
Household Characteristics		1.0
Household type (One family omitted)	--	
Multiple family	.212	1.2
Non-family	-.434	0.6
No. of maintainers (One omitted)	--	
Two	.148	1.2
Three or more	-.580	0.6
Household income (<$10,000 omitted)	--	
$10,000-$29,999	.165	1.2
$30,000-$49,999	.814	2.3
$50,000-$69,999	1.318	3.7
$70,000-$119,000	1.843	6.3
?$120,000	2.395	11.0
Place of Residence (Toronto omitted)	--	
Montréal	-.240	0.8
Vancouver	.091	1.1
Other CMAs	.352	1.4
Non-CMAs	.929	2.5
Constant	-3.637	
Likelihood ratio	72056.820	
Degrees of freedom	49	
N	263,545	

(a) Logits are all statistically significant at p<.01 unless otherwise indicated.

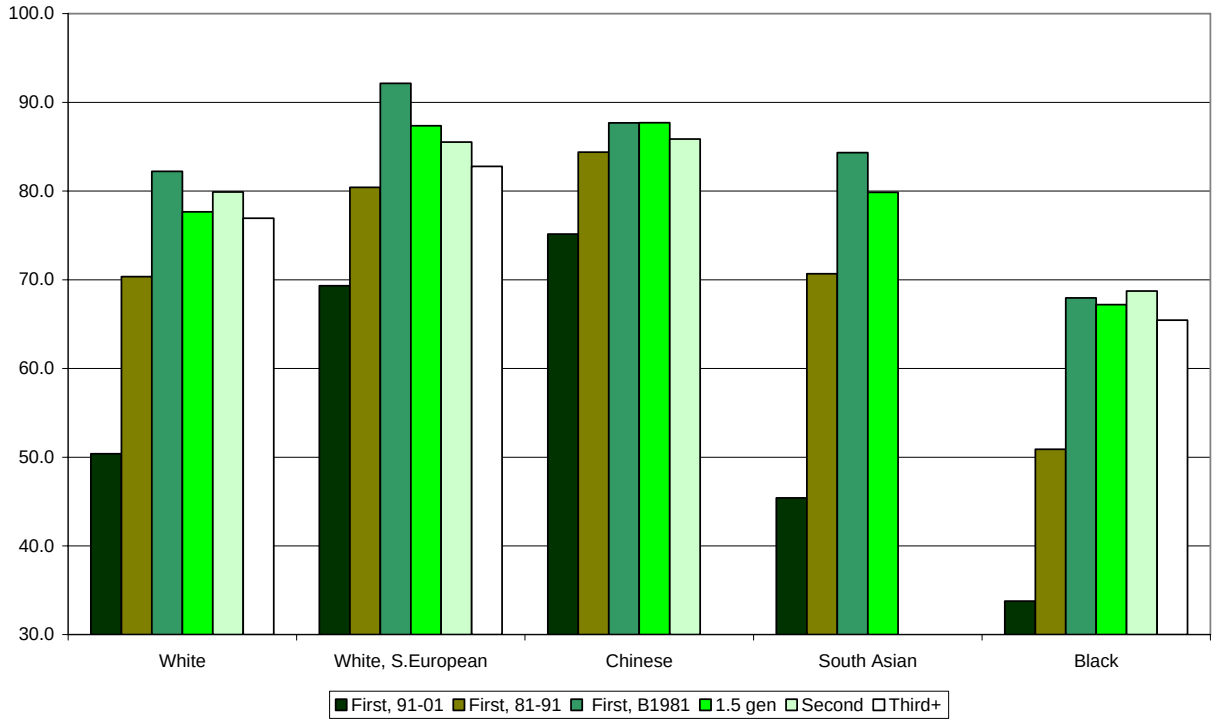
ns not significant

Table 4: Predicted Probabilities of Home Ownership by Race/Ethnicity and Generation, Household Maintainer Population, Age 30+, Canada 2001

	First, arrived 1991-2001	First, arrived 1981-91	First, arrived before 1981	1.5 generation	Second generation	Third+ generation
White	50.4	70.4	82.2	77.7	79.9	76.9
White, S.European	69.3	80.4	92.2	87.4	85.5	82.8
Chinese	75.2	84.4	87.7	87.7	85.9	--
South Asian	45.4	70.7	84.3	79.9	--	--
Black	33.8	50.9	68.0	67.2	68.7	65.4

Source: Table 3.

Chart I: Predicted Probabilities of Home Ownership by Race/Ethnicity and Generation, Canada 2001



Predicted probabilities indicate what the home ownerships rates would be for specific groups if they all had identical sets of individual and household characteristics. The bars in the chart show visually that for each racial/ethnic group, the most recent arrivals have the lowest levels of homeownership, with levels increasing for immigrant groups arriving earlier; in general, homeownership levels are lower for the third-plus generations than for the second or 1.5 generations, or those arriving before 1981. However, even if housing tenure increases with

distance from immigration for all racial/groups, often substantial differences in home ownership remain between racial/ ethnic groups for every generation. The Black population, in particular, has lower probabilities of owning homes than do other groups. This latter finding parallels research results in the United States on racial differences in housing tenure; in addition, the fact that racial/ethnic differences, particularly those for the Black population, do not disappear with successive generations of migrant origin groups, is consistent with findings from a recent study in New York (Rosenbaum and Friedman 2004).

Left relatively unexplored in research on homeownership is the housing type which is purchased. Even if they buy homes, racial/ethnic and generation groups may have differential access to housing stock and/or differential preference for owned accommodation. Canadian census data indicate whether similarities or differences in housing type further contribute to differential housing patterns between racial/ethnic groups and across generations. Table 5 provides the logits and odds ratios from a multivariate analysis of condominium versus freehold housing that is purchased by owners; and Table 6 presents the calculated probabilities of condominium ownership, visually displayed in Chart 2.

Results confirm that within the home-owning population, race/ethnic and generation differences exist in housing type, even after controlling for other individual and household characteristics that influence housing type. With the exception of Southern Europeans who appear to eschew condominium ownership, immigrants arriving within the past two decades are the most likely of all the generation groups to own condominiums; thereafter, predicted probabilities decline, although not in a linear fashion.

Even so, as was true for home ownership, racial/ethnic differences in condominium ownership exist across the generations, even when group differences in factors influencing condominium purchasing are taken into account. Condominiums increasingly have become entry

Table 5: Logits and Odds ratios of home ownership by individual and household characteristerics, primary household maintainter population, age 30+, Canada 2001

Variables	Logits[(a)]	Odds Ratios
Primary Maintainer Characteristics		
Gen*VM (First 91-01 * White omitted)	--	
First, 91-01 * White, S.European	-1.732	0.2
First, 91-01 * Chinese	-.227 *	0.8
First, 91-01 * South Asian	.327	1.4
First, 91-01 * Black	-.314 ns	0.7
First, 81-91 * White	-.536	0.6
First, 81-91 * White, S.European	-1.432	0.2
First, 81-91 * Chinese	-.480	0.6
First, 81-91 * South Asian	-.479	0.6
First, 81-91 * Black	-.224 ns	0.8
First, B1981 * White	-1.152	0.3
First, B1981 * White, S.European	-2.367	0.1
First, B1981 * Chinese	-1.170	0.3
First, B1981 * South Asian	-1.052	0.3
First, B1981 * Black	-1.104	0.3
1.5 gen * White	-1.099	0.3
1.5 gen * White, S.European	-1.772	0.2
1.5 gen * Chinese	-.657	0.5
1.5 gen * South Asian	-.756	0.5
1.5 gen * Black	-.733	0.5
Second * White	-1.072	0.3
Second * White, S.European	-1.510	0.2
Second *Chinese	-1.186	0.3
Second * Black	-.613	0.5
Third+ White	-1.322	0.3
Third+ * White, S.European	-1.237	0.3
Third+ * Black	-1.488	0.2
Age	.007	
Gender (Male omitted)	--	
Female	.395	1.5
Marital status (Single omitted)	--	
Married	-.052 ns	0.9
Married with children <15yrs	-1.138	0.3
Common-Law	-.146	0.9
Div/Sep/Wid	-.235	0.8
Education (HS or less omitted)	--	
Trades/College/Sm University	.177	1.2
University degree or higher	.327	1.4
Employment (Employed omitted)	--	
Unemployed	-.206	0.8
Not in labour force	.007 ns	1.0
Household Characteristics		
Household type (One family omitted)	--	
Multiple family	-.695	0.5
Non-family	.959	2.6
No. of maintainers (One omitted)	--	
Two	.017 ns	1.0
Three or more	-.584	0.6
Household income (<$10,000 omitted)	--	
$10,000-$29,999	-.102 ns	0.9
$30,000-$49,999	.206	1.2
$50,000-$69,999	.142 *	1.2
$70,000-$119,000	-.003 ns	1.0
?$120,000	-.263	0.8
Place of Residence (Toronto omitted)	--	
Montréal	-.519	0.6
Vancouver	.559	1.7
Other CMAs	-.657	0.5
Non-CMAs	-1.843	0.2
Constant	-1.045	
Likelihood ratio	18223.588	
Degrees of freedom	49	
N	184,385	

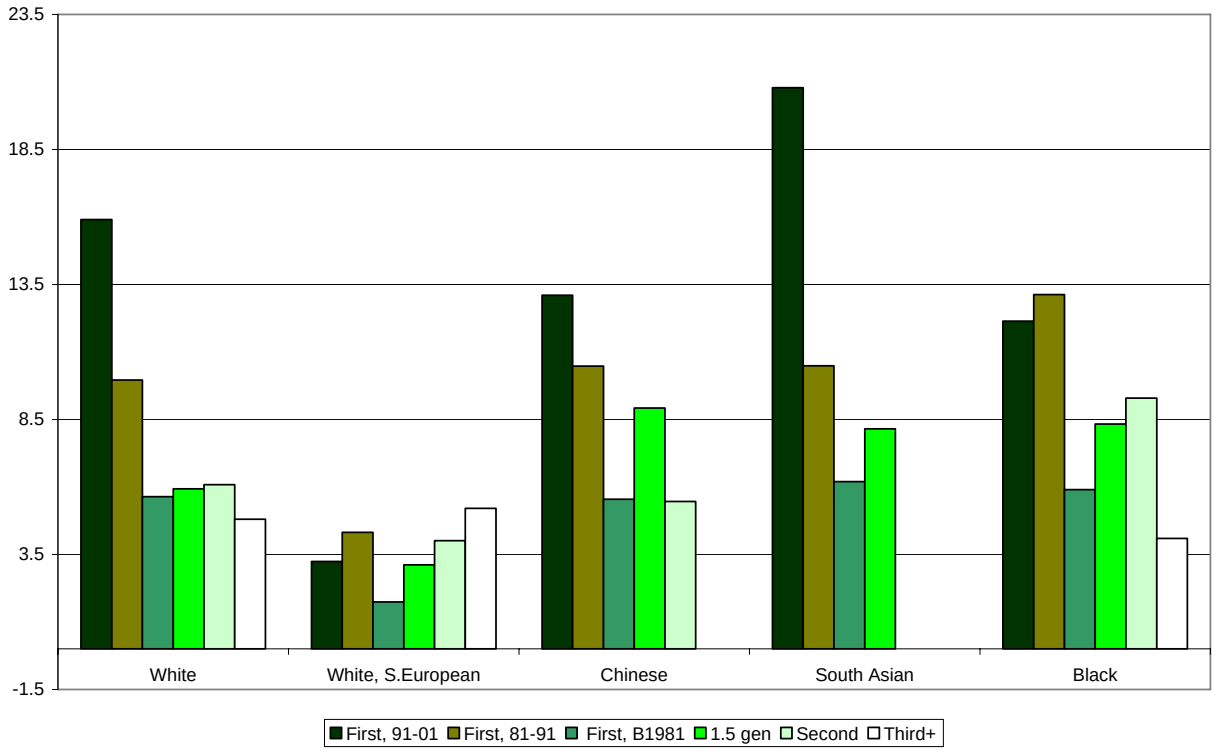
(a) Underlying logits are all statistically significant at p<.01 unless otherwise indicated.

ns not significant

Table 6: Predicted Probabilities of Condominium Ownership by Race/Ethnicity and Generation for the Home Owning Household Maintainer Population, Age 30+ Canada 2001

	First, arrived 1991-2001	First, arrived 1981-91	First, arrived before 1981	1.5 generation	Second generation	Third+ generation
White	15.9	10.0	5.6	5.9	6.1	4.8
White, S.European	3.2	4.3	1.7	3.1	4.0	5.2
Chinese	13.1	10.5	5.5	8.9	5.5	--
South Asian	20.8	10.5	6.2	8.2	--	--
Black	12.1	13.1	5.9	8.3	9.3	4.1

Chart 2: Predicted Probabilities of Owning a Condominium, Age 30+, Canada 2001



forms of housing in Canada's largest cities, which, coincidentally, are also where the "new" post war immigrants and their offspring reside. We suspect that some, but not all, of the racial/ethnic group differentials in predicted probabilities of condominium ownership reflect complex interactions of settlement patterns, race/ethnicity and generational status (see Appendix B).

However, the limited size of the PUMF sample and the small numbers for some of the racial immigrant generation groups prevent further exploration of this source of variability. As well, previous studies note that characteristics of condominium purchasers differ substantially by inner city or suburban location; on the one hand, those purchasing condominiums in inner cities tend to be well-off, childless couples but may include the elderly with moderate incomes; on the other hand, in the suburbs, purchasers are young families in search of affordable housing (Preston 1991). Unfortunately, the Canadian census PUMF does not include a variable that provides inner city versus suburban location.

Conclusion

Our research findings on housing tenure and housing type connect two domains of inquiry: race and ethnic inequality and immigrant assimilation. Our findings extend conclusions reached in previous studies in three ways. First, in asking how housing tenure patterns shift across successive immigration generations, our research augments existing findings with respect to housing inequalities by race and by immigrant-nonimmigrant status. And for all generation/time of arrival groups we have considered the impact of race/ethnicity. When it comes to outcomes, we look beyond home ownership *per se* to consider the type of home owned – freehold or condominium – and how this varies across the immigrant and racial/ethnic groups of interest.

Our results indicate that, for all racial/ethnic groups, increasing distance from the migration experience operates, as assimilation theory predicts, to increase home ownership rates. On the other hand, the racial/ethnic differentials persist across generations thus highlighting the continued importance of race and ethnicity in housing attainment. Beyond this, the results draw attention to the disadvantaged position of certain groups – in particular, Blacks – whose rates of

home ownership, even after controlling for other relevant factors, remains substantially below rates for other racial/ethnic groups in each generation group.

With regard to housing type among those who own, we provide evidence that condominiums have become the domicile of choice for recent arrivals to Canada, regardless of their race/ethnicity. Here, the exception is white Southern Europeans who, despite high rates of home ownership overall, exhibit low rates of condominium ownership. Understanding their housing behavior requires further research: other researchers have documented the high housing ownership rates of Southern Europeans but freehold home ownership may reflect concentration in the original areas of settlement (largely in Montreal and Toronto) as well as their concentration in construction which may have fueled purchase of "fixer uppers" (Haan, 2005). We also find that, among Blacks, whose overall rates of ownership are low regardless of generational/arrival status – especially for recent arrivals – condominium ownership does not appear to "compensate," in the initial stages, for limited resources to the same extent as it does for other recent arrivals. Nevertheless, patterns of condominium ownership among later generations of Blacks are not unlike those of other racial/ethnic groups, suggesting that some "recovery" does eventually occur among Blacks through the purchase of condominium units.

The lower levels of housing tenure for the Black population in Canada parallel results reported for the United States, and clearly fuel further investigations into their causes. While Canada's history of mistreating black minorities shares some similarities with that of the United States, one tenet is that it was far less influential in affecting attitudes and social structures than the corrosive American legacy of wide-spread slavery, and of Jim Crow laws accompanied by endemic and systemic racial violence, all targeted at a large black American population (Boyd, 2006a). Yet, in both countries, the Black population across successive generations of immigrant

offspring is less likely to own homes compared to other racial and ethnic groups. Why this is so remains a subject for future explorations

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Appendix A: Significance Levels and Direction of Difference Between Select Reference Groups and Racial/Ethnic and Generation Groups,for Home Ownership and Condominium Ownership, Canada 2001.

OWNERS			CONDOS		
Generation*Race/Ethnic Group Interaction			Generation*Race/Ethnic Group Interaction		
	First, 91-01 * White	<		First, 91-01 * White	>
	First, 91-01 * White, S.European	< ns		First, 91-01 * White, S.European	< *
	First, 91-01 * Chinese	>		First, 91-01 * Chinese	>
	First, 91-01 * South Asian	<		First, 91-01 * South Asian	>
	First, 91-01 * Black	<		First, 91-01 * Black	> ns
Ref.Grp	First, 81-91 * White	(RG)	Ref.Grp	First, 81-91 * White	(RG)
	First, 81-91 * White, S.European	>		First, 81-91 * White, S.European	<
	First, 81-91 * Chinese	>		First, 81-91 * Chinese	> ns
	First, 81-91 * South Asian	> ns		First, 81-91 * South Asian	> ns
	First, 81-91 * Black	<		First, 81-91 * Black	> ns
	First, B1981 * White	>		First, B1981 * White	<
	First, B1981 * White, S.European	>		First, B1981 * White, S.European	<
	First, B1981 * Chinese	>		First, B1981 * Chinese	<
	First, B1981 * South Asian	>		First, B1981 * South Asian	<
	First, B1981 * Black	< ns		First, B1981 * Black	<
	1.5 gen * White	>		1.5 gen * White	<
	1.5 gen * White, S.European	>		1.5 gen * White, S.European	<
	1.5 gen * Chinese	>		1.5 gen * Chinese	< ns
	1.5 gen * South Asian	>		1.5 gen * South Asian	< ns
	1.5 gen * Black	< ns		1.5 gen * Black	< ns
	Second * White	>		Second * White	<
	Second * White, S.European	>		Second * White, S.European	<
	Second *Chinese	>		Second *Chinese	<
	Second * Black	< ns		Second * Black	< ns
	Third+ White	>		Third+ White	<
	Third+ * White, S.European	>		Third+ * White, S.European	<
	Third+ * Black	< *		Third+ * Black	<

Cont'd

Appendix A, continued

OWNERS			CONDOS		
Gen*VM			Gen*VM		
	First, 91-01 * White	<		First, 91-01 * White	>
	First, 91-01 * White, S.European	<		First, 91-01 * White, S.European	< ns
	First, 91-01 * Chinese	<		First, 91-01 * Chinese	>
	First, 91-01 * South Asian	<		First, 91-01 * South Asian	>
	First, 91-01 * Black	<		First, 91-01 * Black	>
	First, 81-91 * White	<		First, 81-91 * White	>
	First, 81-91 * White, S.European	< ns		First, 81-91 * White, S.European	< ns
	First, 81-91 * Chinese	> *		First, 81-91 * Chinese	>
	First, 81-91 * South Asian	<		First, 81-91 * South Asian	>
	First, 81-91 * Black	<		First, 81-91 * Black	>
Ref.Grp	First, B1981 * White	(RG)	Ref.Grp	First, B1981 * White	(RG)
	First, B1981 * White, S.European	>		First, B1981 * White, S.European	<
	First, B1981 * Chinese	>		First, B1981 * Chinese	< ns
	First, B1981 * South Asian	> ns		First, B1981 * South Asian	> ns
	First, B1981 * Black	<		First, B1981 * Black	> ns
	1.5 gen * White	<		1.5 gen * White	> ns
	1.5 gen * White, S.European	>		1.5 gen * White, S.European	<
	1.5 gen * Chinese	> *		1.5 gen * Chinese	>
	1.5 gen * South Asian	< ns		1.5 gen * South Asian	> ns
	1.5 gen * Black	<		1.5 gen * Black	> ns
	Second * White	<		Second * White	> *
	Second * White, S.European	>		Second * White, S.European	<
	Second *Chinese	> *		Second *Chinese	< ns
	Second * Black	<		Second * Black	> *
	Third+ White	<		Third+ White	<
	Third+ * White, S.European	> ns		Third+ * White, S.European	< ns
	Third+ * Black	<		Third+ * Black	<

Cont'd

Appendix A, continued

OWNERS			CONDOS		
Gen*VM			Gen*VM		
	First, 91-01 * White	<		First, 91-01 * White	>
	First, 91-01 * White, S.European	< *		First, 91-01 * White, S.European	< ns
	First, 91-01 * Chinese	< *		First, 91-01 * Chinese	>
	First, 91-01 * South Asian	<		First, 91-01 * South Asian	>
	First, 91-01 * Black	<		First, 91-01 * Black	>
	First, 81-91 * White	<		First, 81-91 * White	>
	First, 81-91 * White, S.European	> ns		First, 81-91 * White, S.European	< ns
	First, 81-91 * Chinese	>		First, 81-91 * Chinese	>
	First, 81-91 * South Asian	<		First, 81-91 * South Asian	>
	First, 81-91 * Black	<		First, 81-91 * Black	>
	First, B1981 * White	>		First, B1981 * White	< ns
	First, B1981 * White, S.European	>		First, B1981 * White, S.European	<
	First, B1981 * Chinese	>		First, B1981 * Chinese	< ns
	First, B1981 * South Asian	>		First, B1981 * South Asian	> ns
	First, B1981 * Black	<		First, B1981 * Black	< ns
Ref.Grp	1.5 gen * White	(RG)	Ref.Grp	1.5 gen * White	(RG)
	1.5 gen * White, S.European	>		1.5 gen * White, S.European	<
	1.5 gen * Chinese	>		1.5 gen * Chinese	> *
	1.5 gen * South Asian	> ns		1.5 gen * South Asian	> ns
	1.5 gen * Black	<		1.5 gen * Black	> ns
	Second * White	>		Second * White	> ns
	Second * White, S.European	>		Second * White, S.European	<
	Second *Chinese	>		Second *Chinese	< ns
	Second * Black	<		Second * Black	> *
	Third+ White	< ns		Third+ White	<
	Third+ * White, S.European	>		Third+ * White, S.European	< ns
	Third+ * Black	<		Third+ * Black	< ns

Cont'd

Appendix A, continued

OWNERS			CONDOS		
Gen*VM			Gen*VM		
	First, 91-01 * White	<		First, 91-01 * White	>
	First, 91-01 * White, S.European	<		First, 91-01 * White, S.European	< ns
	First, 91-01 * Chinese	<		First, 91-01 * Chinese	>
	First, 91-01 * South Asian	<		First, 91-01 * South Asian	>
	First, 91-01 * Black	<		First, 91-01 * Black	>
	First, 81-91 * White	<		First, 81-91 * White	>
	First, 81-91 * White, S.European	> ns		First, 81-91 * White, S.European	< ns
	First, 81-91 * Chinese	>		First, 81-91 * Chinese	>
	First, 81-91 * South Asian	<		First, 81-91 * South Asian	>
	First, 81-91 * Black	<		First, 81-91 * Black	>
	First, B1981 * White	>		First, B1981 * White	< *
	First, B1981 * White, S.European	>		First, B1981 * White, S.European	<
	First, B1981 * Chinese	>		First, B1981 * Chinese	< ns
	First, B1981 * South Asian	>		First, B1981 * South Asian	> ns
	First, B1981 * Black	<		First, B1981 * Black	< ns
	1.5 gen * White	<		1.5 gen * White	< ns
	1.5 gen * White, S.European	>		1.5 gen * White, S.European	<
	1.5 gen * Chinese	>		1.5 gen * Chinese	> *
	1.5 gen * South Asian	< ns		1.5 gen * South Asian	> ns
	1.5 gen * Black	<		1.5 gen * Black	> ns
Ref.Grp	Second * White	(RG)	Ref.Grp	Second * White	(RG)
	Second * White, S.European	>		Second * White, S.European	<
	Second *Chinese	>		Second *Chinese	< ns
	Second * Black	<		Second * Black	> *
	Third+ White	<		Third+ White	<
	Third+ * White, S.European	> ns		Third+ * White, S.European	< ns
	Third+ * Black	<		Third+ * Black	< ns

Cont'd

Appendix A, continued

OWNERS			CONDOS		
Gen*VM			Gen*VM		
	First, 91-01 * White	<		First, 91-01 * White	>
	First, 91-01 * White, S.European	< *		First, 91-01 * White, S.European	< ns
	First, 91-01 * Chinese	< *		First, 91-01 * Chinese	>
	First, 91-01 * South Asian	<		First, 91-01 * South Asian	>
	First, 91-01 * Black	<		First, 91-01 * Black	>
	First, 81-91 * White	<		First, 81-91 * White	>
	First, 81-91 * White, S.European	> ns		First, 81-91 * White, S.European	< ns
	First, 81-91 * Chinese	>		First, 81-91 * Chinese	>
	First, 81-91 * South Asian	<		First, 81-91 * South Asian	>
	First, 81-91 * Black	<		First, 81-91 * Black	>
	First, B1981 * White	>		First, B1981 * White	>
	First, B1981 * White, S.European	>		First, B1981 * White, S.European	<
	First, B1981 * Chinese	>		First, B1981 * Chinese	> ns
	First, B1981 * South Asian	>		First, B1981 * South Asian	>
	First, B1981 * Black	<		First, B1981 * Black	> *
	1.5 gen * White	> ns		1.5 gen * White	>
	1.5 gen * White, S.European	>		1.5 gen * White, S.European	<
	1.5 gen * Chinese	>		1.5 gen * Chinese	>
	1.5 gen * South Asian	> ns		1.5 gen * South Asian	>
	1.5 gen * Black	<		1.5 gen * Black	>
	Second * White	>		Second * White	>
	Second * White, S.European	>		Second * White, S.European	< *
	Second *Chinese	>		Second *Chinese	> ns
	Second * Black	<		Second * Black	>
Ref.Grp	Third+ White	(RG)	Ref.Grp	Third+ White	(RG)
	Third+ * White, S.European	>		Third+ * White, S.European	> ns
	Third+ * Black	<		Third+ * Black	< ns

Appendix B: Place of Residence by Race/Ethnicity, Primary Household Maintainer Population, Age 30+

	White	White, S.European	Chinese	South Asian	Black
Unweighted n's	234,271	11,254	7,650	5,803	4,838
Total					
Toronto	10.1	41.4	39.7	52.0	48.2
Montréal	11.8	21.3	5.5	6.4	21.2
Vancouver	5.3	4.3	33.9	17.1	3.4
Other CMAs	29.5	22.9	17.7	18.3	21.0
Non-CMAs	43.3	10.1	3.3	6.2	6.2