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Homeownership as a sign of immigrants' consumer acculturation: The role of region-of-origin.

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I. Introduction

The process of assimilation experienced by immigrants in the host society is shaped by multiple dimensions (Yinger, 1985). From the adoption of customs and habits of the host society to the patterns of social and economic behavior of the majority, an immigrant's assimilation encompasses several components (Wallendorf and Reilly, 1983). According to sociological theory (Gordon, 1964), assimilation is divided in seven distinct stages: cultural (also known as acculturation), structural, marital, identificational, attitudinal, behavioral and civic. Out of these seven phases, the two most important ones are acculturation and structural.

During the acculturation stage immigrants acquire the cultural habits of natives. This includes changes in behavior patterns such as language, dress and consumption. Acculturation may take many years, even generations, to be completed. It could be accompanied by other assimilation stages or last indefinitely without the rest of the stages occurring. On the other hand, structural assimilation is defined as the large-scale entrance of minorities into primary groups, such as cliques, clubs and institutions in the host society. According to Gordon, once structural assimilation has occurred the rest of the stages in the assimilation process will follow (Alba and Nee, 1997).

Within the acculturation stage, an important subset of interest to marketers is consumer acculturation (Ogden et al., 2004). This concept is defined as the general process of adaptation in which a minority group, such as immigrants, learns consumer skills, knowledge, and behaviors that are appropriate within a new consumer culture (Penaloza, 1989). The body of research specialized in consumer acculturation is broad. This strand of research examines this process of market learning at individual, community, country and transnational levels (Kjeldgaard and Askegaard, 2006; Penaloza, 1995; Penaloza, 2007) as well as for a variety of products (Wallendorf and Reilly, 1983) and services (Perry, 2008). In spite of this, Ogden et al. (2004) identify important gaps in the literature. One of these gaps is the lack of empirical research and integrative approaches to identify better constructs or indicators of consumer acculturation.

To address this limitation, this paper proposes the use of homeownership by immigrants in the host society as an indicator of advanced consumer acculturation. The decision by a minority group, such as immigrants, to own a home in the host country, represents a key landmark in the process of adaptation to the new culture, as well as a sign of identification with mainstream's values (Alba and Logan, 1992). Homeownership by immigrants represents a commitment with the host country's values and culture (Clark, 2003). In addition, homeownership allows and facilitates the immigrant's entry into groups, organizations and institutions where he or she can be exposed to members of the primary group as well as its habits and customs (Cox, 1982; Fischel, 2001; Clark, 2003). In other words, homeownership, as a sign of advanced consumer acculturation, can foster structural assimilation, thus opening the door to other stages of the assimilation process.

It is worth to call attention to the interchangeable use of the terms acculturation and assimilation. This issue is well documented in the literature (Gordon, 1964; Ogden et al., 2004). In the consumer acculturation context (Berry, 1980; Wallendorf and Reilly, 1983; Penalzoza and Gilly, 1999; Perry, 2008) assimilation implies the adoption of the mainstream's values replacing an individual's original ones, while acculturation is understood more as a continuum, with varying levels and allowing the retention of one's cultural heritage. In light of this, it becomes relevant to observe that the attainment of homeownership itself does not necessarily imply an immigrant's residential assimilation. That is, it does not imply the immigrant has replaced his or her original values or beliefs towards homeownership as a residential status. Rather it represents a stepping stone in their adaptation as consumers in the host country. The purchase of a home opens the door to the consumption of a new set of products and services. Consequently, homeownership by immigrants in the host country could be considered a sign of advanced consumer acculturation.

Hence, to be consistent with the relevant literature, in this study the term residential *acculturation* will be used to refer to Massey's concept of residential *assimilation*. Massey (1985) defined the concept of *spatial* or *residential* assimilation as the movement of immigrant groups out of their ethnic enclaves and

into communities where members of the primary group, or natives, predominate (Alba et al., 1999). Nonetheless, this concept has been also extended to describe the process by which the residential opportunities and decisions of immigrants are similar to those of natives with the same level of resources. This similarity refers not only to the quality and location of dwellings but also to the extent that immigrants could achieve the same residential statuses (i.e. homeownership rates) as those of natives (Alba and Nee, 1997).

This work has two main objectives. The first one is the analysis of homeownership among immigrants as an indicator of advanced consumer acculturation, and the identification of its most important drivers. The second objective is to analyze and characterize the acculturation profiles displayed by different groups-of-origin to identify if these imply distinctive marketing strategies.

The case in point used as an empirical approximation is the immigrant population of Spain. In this respect, the relevance of our analysis is twofold. On the one hand, the decision to own a home by an immigrant is a sign of commitment to the culture and values of the host society as well as a milestone in his or her pursuit of socioeconomic success and stability. Thus, the analysis of homeownership among immigrants represents a comprehensive and rich approach to identify the features that make an immigrant's relocation project more prone to result in an acculturation outcome. On the other hand, Spain represents an interesting working example to study acculturation of immigrants for a number of reasons.

First, Spain has experienced a sharp rise in the flow of foreign-born population entering the country since 1999. The immigrant's share of total population has gone from 1.6% at the end of the nineties to 12.1% in 2009. This provides an ideal setting for the analysis of immigration-related phenomena given the representativeness attained by this population in such a short period of time.

Second, Spanish natives, as the primary group, display a significantly higher homeownership rate in comparison, not only with immigrants, but also with respect to what natives from other countries do. In 2007, more than 86% of the Spanish population was a homeowner, while among immigrants the rate was

only 25%, suggesting the existence of a sizable untapped market. Other countries, such as the United States, show that among natives the homeownership rate was 70% while among immigrants was 52.9% in 2008 (Kochhar et al., 2009). As for Germany, Matha et al. (2011) reported a homeownership rate of 42.3% for natives and 24.7% for immigrants in 2007. This feature renders the study of homeownership as a sign of advanced consumer acculturation both productive and insightful.

Third, there is a lack of studies addressing housing decisions among immigrants in Spain. To our knowledge, the only exceptions are Pereda et al. (2004) and Amuedo-Dorantes and Mundra (2010), from a sociological and economic perspective, respectively.

Finally, we make use of data from a very comprehensive and representative survey focused on the immigrant population in Spain. The *Encuesta Nacional de Inmigrantes* (National Survey of Immigrants) contains a rich picture of Spain's immigrant population by compiling information about their conditions prior to their arrival in the country as well as their future plans and current ties with their home country. The use of this source of information allows us to identify key drivers of an immigrant's cultural and social adaptation process, such as social participation and future plans, not previously highlighted by the corresponding literature.

The rest of the article is organized as follows. The next section explains the empirical strategy used to address the objectives of this research and includes a brief description of the data used. The following section discusses the results obtained by the empirical strategy used for the general immigrant population, as well as for each one of the three groups of origin considered. Finally, the last section concludes with a review of the most important results and its implications for marketers.

II. Methodology and data description.

To address the first of our objectives, the estimation of a model for the likelihood of homeownership among immigrants in Spain will be pursued. For this, we will constrain our analysis to those immigrants that have migrated to Spain looking to improve their economic wellbeing. This type of immigrants – called *economic immigrants*– comprises more than 70% of the current immigrant population. Also, in making this type of analysis it is crucial to restrict our attention to those immigrants whose behavior patterns reflect the potential effects of adaptation to the host culture. In this sense, Spain has historically been the destination for northern European retirees looking to relocate their residences on the coast of Spain. Failing to exclude these immigrants from our study could bias our estimations for our first objective, potentially leading us to wrong conclusions about immigrants' residential acculturation processes. The second objective of this paper will be accomplished by segmenting the data by group of origin and estimating, separately for the three largest immigrant groups, the model developed to address the first objective.

The data used for this analysis comes from the microdata files of the Spanish National Immigrant Survey¹, whose sampling frame is composed of the foreign-born population with ages 16 or older living in Spain at least one year prior to being surveyed. The choice of 2007 as a reference year is an attempt to filter out the pervasive impact that the housing bubble crisis of 2008 could have on housing tenure decisions.

Given the discrete nature of the main variable under analysis (homeownership), a binary LOGIT model is estimated for the likelihood to own a house. The dependent variable takes the value of 1 when the immigrant is a homeowner and 0 otherwise. For the estimation of the first model, the different sets of explanatory variables will be introduced in a progressive fashion. The aim of this strategy is to identify, in every step, the way each set of determinants influences the estimated effect of other sets of variables to identify their importance and robustness. The final model specification will include all variables

¹ Encuesta Nacional de Inmigrantes (2007).

considered in the analysis. This final specification will be later used to estimate separate models for each of the three groups of origin considered above. Then, the analysis will focus on identifying if each group shows a distinctive influence of specific drivers, thus pointing out to different acculturation patterns.

Five sets of explanatory variables are considered in this analysis. These are consistent with previous empirical literature modeling the decision to own a home (Wachter and Megbolugbe, 1992; Borjas, 2002). The first two control for the immigrant's demographic and socioeconomic characteristics. The third one is composed of household size and local housing market indicators. Finally, the fourth and fifth sets introduce the variables controlling for differences in the migratory experience and adaptation process of immigrants. Table A.1 in the Annex includes a detailed description of these five sets of variables and their indicators. All indicators are discrete and binary. They take the value of 1 when the observation meets the characteristic described by its label, and 0 otherwise.

The three largest groups of economic immigrants² are Latin Americans (51%), non-EU Europeans³ (19.2%) and immigrants from North Africa (17.2%). In other words, these three groups comprise almost 90% (87.4%) of all economic immigrants in Spain. Table A.2 in the Annex presents descriptive statistics for each one of these three immigrant groups as well as for the overall economic immigrant population residing in Spain.

Almost 25% (24.78%) of all immigrants are homeowners. Non-EU Europeans show the lowest homeownership rate of all three groups under analysis. Only 16.4% of this group of origin owns a home in Spain. On the other hand, immigrants from North Africa display the highest rate: 30.3%. The latter group exhibits worse socioeconomic conditions than the other two immigrant groups, especially in terms of their level of income and employment status.

² All future references made to "immigrants" hereon in this paper will be referring to *economic immigrants*.

³ Using European Union 25 (EU-25) definition: Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Netherlands and United Kingdom.

With respect to migratory experience, Non-EU Europeans register the earliest migratory experience of all three groups. More than half of them (51%) had spent 5 years or less living in Spain in 2007 (omitted category). The distribution of age-at-arrival reveals a young immigration for all groups. Almost two thirds (65.9%) of immigrants arrived to Spain with less than 30 years of age. Among immigrants from North Africa this proportion is slightly higher.

However, the biggest differences among immigrant groups are observed in their adaptation processes. Non-EU Europeans (1.7%) display a substantially lower propensity to obtain Spanish citizenship than Latin Americans (25.8%) and North Africans (20.2%). Sending remittances back to their home country seems to be a much less common practice among the latter than for the other two groups. Non-EU Europeans show the lowest inclination to bring their relatives to Spain (20.5% vs. 30.7% of all immigrants) and to participate in social activities. Regardless of whether this social participation is in oriented exclusively to other immigrants or is more of an open and general nature, this group of immigrants displays the lowest participation rates among all groups.

III. Discussion of Results.

As was briefly discussed above, the first objective consists of the estimation of a model to explain the likelihood to become a homeowner among immigrants in Spain. The five sets of explanatory variables described earlier will be introduced in a progressive fashion. In the first three steps the model controls for compositional differences: demographic characteristics, socioeconomic conditions and household size and location. Then, the migratory experience and adaptation process indicators are introduced. In this sense, the estimated effects of these last sets of variables will be more pure, isolated from the differences induced by the diverse composition of immigrant groups.

Table 1 displays, for each of the five models estimated, the odds ratio and standard errors for the beta coefficients of every independent variable. In the LOGIT models, the estimated coefficient values cannot

be directly interpreted as the marginal effect of the corresponding explanatory variable, albeit its sign (positive or negative) is reflective of the direction of the relationship⁴. For this reason, for each one of the included variables in the models we present its odds ratios, instead of its estimated beta coefficients. In this case, odds ratios indicate how much more (or less) likely a person is to be a homeowner when the explanatory variable increases by one unit. Given that all considered variables are dummy in nature—that is, that they take on a value of 0 or 1 depending on whether or not they belong to a certain category—the interpretation of their odds ratio will be the number of times that an observation with the characteristic considered is more likely to reflect homeownership in comparison to one that does not display such characteristics. Another way to interpret a variable's odds ratio is in terms of the discriminating power this variable has to distinguish those individuals who are likely to be homeowners. The higher the odds ratio, the higher the variable's power is to discriminate between those who are homeowners and those who are not.

Older immigrants are more likely to become homeowners. Being married or widowed, as well as having children, promotes homeownership. On the other hand, women present a higher likelihood of becoming a homeowner than men. The inclusion of other sets of explanatory variables reduces the estimated impact of age and marital status, while increasing the positive impact estimated for those who have children. The advantage of women over men might be reflecting an interesting feature of immigration projects in Spain. The flows of non-EU European and Latin American immigrants to Spain were initiated by women, followed by their male partners and the rest of their relatives (Colectivo IOE, 2010). In this sense, the decision to become a homeowner could have been taken by women during the early stages of the immigration process, reflecting higher homeownership likelihood among women relative to men. The advantage of women over men remains robust to the inclusion of other sets of variables.

⁴ In a LOGIT model the marginal effect of an independent variable on the probability of occurrence of a phenomenon under study directly depends on the specific value that the density function takes, which in turn depends on the actual values of the set of explanatory variables, X.

Table 1
Determinants of homeownership: LOGIT regression for economic immigrants.

	Model 1		Model 2		Model 3		Model 4		Model 5	
	OR	S.E.	OR	S.E.	OR	S.E.	OR	S.E.	OR	S.E.
Intercept	0.055*	0.0052	0.059*	0.0056	0.098*	0.0088	0.010*	0.0203	0.007*	0.0211
Male	0.946*	0.0028	0.633*	0.0035	0.652*	0.0035	0.631*	0.0037	0.646*	0.0038
Married	3.238*	0.0034	2.978*	0.0035	3.092*	0.0036	2.794*	0.0038	2.700*	0.0039
Divorced	1.255*	0.0062	1.117*	0.0064	1.027*	0.0064	0.989‡	0.0069	0.948*	0.0069
Widowed	1.819*	0.0089	1.637*	0.0091	1.640*	0.0092	1.732*	0.0103	1.660*	0.0104
Presence of children	1.124*	0.0038	1.270*	0.0039	1.441*	0.0042	1.548*	0.0045	1.601*	0.0046
Ages 26-35	2.626*	0.0056	2.347*	0.0058	2.165*	0.0058	1.948*	0.0073	1.969*	0.0073
Ages 36-45	3.619*	0.0059	2.985*	0.0061	2.749*	0.0061	2.484*	0.0094	2.509*	0.0095
Ages 46-54	4.167*	0.0065	3.323*	0.0067	3.030*	0.0068	2.796*	0.0119	2.862*	0.0119
Ages 56-65	4.715*	0.0080	3.995*	0.0082	3.394*	0.0084	3.136*	0.0156	3.090*	0.0157
Age over 65	9.609*	0.0087	10.094*	0.0090	7.852*	0.0093	4.945*	0.0182	4.540*	0.0183
Income 500 – 999 Euros			1.138*	0.0073	1.110*	0.0074	0.944*	0.0078	0.940*	0.0078
Income 1000 – 1499 Euros			1.966*	0.0078	1.864*	0.0078	1.480*	0.0083	1.473*	0.0083
Income 1500- 1999 Euros			3.488*	0.0093	3.288*	0.0093	2.443*	0.0099	2.428*	0.0099
Income 2000 – 2999 Euros			3.216*	0.0111	3.065*	0.0111	2.235*	0.0118	2.151*	0.0119
Income 3000 or more Euros			4.337*	0.0141	4.117*	0.0141	2.953*	0.0149	3.032*	0.0150
University Education			0.785*	0.0044	0.753*	0.0044	1.096*	0.0047	1.058*	0.0048
Spanish University Degree Granted			2.004*	0.0067	2.018*	0.0067	1.096*	0.0074	1.024†	0.0074
Managers			2.066*	0.0118	2.008*	0.0118	1.831*	0.0127	1.729*	0.0127
Technicians and Professionals			1.201*	0.0094	1.172*	0.0094	1.123*	0.0101	1.050*	0.0101
Qualified Non Manual Workers			0.826*	0.0080	0.831*	0.0080	0.929*	0.0085	0.934*	0.0086
Qualified Manual Workers			0.933*	0.0082	0.947*	0.0083	1.276*	0.0088	1.306*	0.0088
Not Qualified workers			0.625*	0.0075	0.643*	0.0075	0.858*	0.0080	0.906*	0.0080
Household Size: 2 people					0.734*	0.0076	0.993*	0.0083	0.990*	0.0084
Household Size: 3 people					0.669*	0.0077	0.829*	0.0084	0.808*	0.0085
Household Size: 4 people					0.609*	0.0078	0.774*	0.0085	0.751*	0.0086
Household Size: 5 or more					0.445*	0.0078	0.600*	0.0085	0.593*	0.0086
High Price Location					0.814*	0.0053	0.743*	0.0059	0.716*	0.0059
Low Price Location					1.103*	0.0052	1.167*	0.0056	1.158*	0.0056
6 – 10 Years living in Spain							3.990*	0.0047	3.836*	0.0047
11 – 15 Years living in Spain							6.413*	0.0070	5.739*	0.0071
16 – 20 Years living in Spain							7.548*	0.0078	5.886*	0.0081
21 – 30 Years living in Spain							9.124*	0.0102	6.847*	0.0110
30 or more years living in Spain							12.866*	0.0143	8.748*	0.0149
Age at arrival: 0 – 15							2.533*	0.0203	2.205*	0.0204
Age at arrival: 16 – 20							3.576*	0.0185	3.558*	0.0186
Age at arrival: 21 – 25							2.883*	0.0169	2.981*	0.0170
Age at arrival: 26 – 30							2.659*	0.0162	2.687*	0.0164
Age at arrival: 31 – 35							2.111*	0.0152	2.100*	0.0153
Age at arrival: 36 – 45							1.449*	0.0142	1.407*	0.0144
Age at arrival: 46 – 55							0.867*	0.0144	0.847*	0.0145
Spanish Citizenship									1.590*	0.0045
Household network									1.069*	0.0040
Remittances									0.853*	0.0035
Future Plans: To stay in Spain									1.625*	0.0043
Future Plans: Bring family									0.969*	0.0037
Open/General Social Participation									1.098*	0.0045
Social Participation with other immigrants									1.016†	0.0065
# of observations	10,709		10,709		10,709		10,709		10,709	
% correct classification	76.10%		77.40%		77.50%		80.30%		80.30%	
Nagelkerke's R²	0.1799		0.2347		0.2430		0.3626		0.3728	

OR: Odds Ratio, S.E.: Standard errors for the estimated beta coefficients, *p<0.01, †p<0.05, ‡Not significant.

In the absence of appropriate controls, the reductions on the estimated effect of the immigrant's age could reflect potential confounds for the length of time living in Spain and the accumulation of human capital, among others. Similarly for marital status, the reductions experimented on the estimated effects of its indicators might suggest this variable could be disguising the effects of other factors such as household size or those related with the nature of the migration project. When the model controls for these variables, the effect associated with marital status or age decreases accordingly.

Among socioeconomic controls, the importance of the immigrant's monthly income is large. In addition, its odds ratios show some evidence of non-linearity in its effects. If the monthly income is €1.000 higher (€1.000 - €1.499) than the reference category (€0 a €499), the immigrant's likelihood of being a homeowner increases by 47.39%. However, if the immigrant's income is €1.500 - €1.999, that is, only €500 higher than the previous interval (€1.000 - €1.499), the homeownership likelihood is 142.9% higher relative to the reference category. This could be suggesting some type of threshold, around a monthly income of €1.500 from which the chances of being a homeowner become clearer and notorious. The effect of income decreases when other explanatory variables are introduced in the model.

As expected, the employment and college education indicators show a higher likelihood of homeownership for those employed and with university degrees, respectively, relative to those immigrants without these characteristics. An additional positive interaction effect is estimated for college education if the degree has been granted by a Spanish institution or recognized by Spain's Ministry of Education. These positive effects are defined after the set of variables related to the immigration process and experience are incorporated in the model (steps 4 and 5). However, these two effects -main and interaction- are modest. Finally, the higher the professional qualification is, the higher the chances of becoming a homeowner. There are no significant changes in the estimated effects of the various professional qualifications considered, when other variables are introduced in the model.

In terms of household composition, the results obtained show that for those households with more than one member, the chances of homeownership deteriorate. These results are different from those found by previous literature, where larger households were more likely to be homeowners than smaller ones. The arguments used in other studies to support these results claim that households tend to translate increasing family sizes into a preference for homeownership and stability. However, in light of our results and taking into account the nature of our study, we could also argue that the greater economic and financial effort needed to support a larger household limit the immigrant's available resources required to become a homeowner. On the other hand, the housing market context indicators are coherent with previous research and hypotheses (Krivo, 1995; Ray et al., 2004). Immigrants who live in provinces where the price to rent ratio is higher than the national average show a homeownership likelihood almost 30% (28.3%) lower than those living in regions close to the national reference. Those residing in provinces with lower-than-average ratios, show increases in their chances of becoming homeowners of 15.8%. No major changes on the effects estimated for this set of variables is reported after other indicators are included in the equation.

The results obtained for the indicators of migratory experience –time of residence and age upon arrival- are congruent with those of previous empirical literature (Sinning, 2006). The longer an immigrant has lived in Spain, the higher the chances of being a homeowner. This effect is quantitatively significant and rises as time of residence increases. An immigrant with a length of residence between 6 and 10 years shows three times more chances (3.83) to be a homeowner than the one exhibited by immigrants with 5 or less years of residence. For those with more than 30 years of residence the chances are 7.7 higher. The introduction of variables related to the immigrant's adaptation process in step 5 moderates the effects estimated for time of residence, as the latter could be associated with greater social participation and reunification of relatives.

Moreover, the younger an immigrant arrives to Spain the higher the likelihood of homeownership. Zhou and Myers (2007) argue that when immigrants arrive in later stages of their life-cycle, they face greater difficulties adapting to the new culture and its customs than those arriving at early stages. Once other

variables are controlled for, such as socioeconomic factors and time of residence, those who arrive at young ages might develop a more comprehensive perspective of the local housing market and, in turn, translate this knowledge into an advantage.

The omitted category includes those who arrived in Spain at ages of 55 or older. In this sense, as the range of age-upon-arrival increases the estimated odds ratios fall, indicating that those immigrants who arrive at later stages of their life-cycle –at 46 years or older⁵- are punished in terms of their residential achievements⁶. There is only one exception, for those between 16 and 20 years of age upon arrival: the odds ratio for this segment is higher than the one estimated for immigrants who arrived at ages 16 or younger. One possible explanation for this discontinuity is that the range of 16-20 years of age at arrival is closer to the age range identified by several authors with the greatest propensity to homeownership: 25-44 years old (Myers et al., 2005). Thus, an immigrant's chances to become a homeowner could be greater when he or she arrives at an age closer to life-cycle stages identified with the highest preference for homeownership. The inclusion of the last set of variables (Model 5) does not cause significant changes in the effects of these indicators.

The final specification introduces the variables related to the immigrant's adaptation process to the host society. Several features of this process are positively associated with the probability of becoming a homeowner: having Spanish citizenship, having a personal network upon arrival, having future plans to stay in Spain, and participating in social activities. From this set, the two characteristics with the greatest impact over homeownership are the possession of Spanish citizenship -boosting the immigrant's chances by 59.1%- and having future plans to stay in Spain, with an estimated increase of 65.5%. On the other hand, sending remittances back to the home country, and having plans to reunite relatives are found to have negative effects on the likelihood of becoming a homeowner in Spain. Remittances have the

⁵ Notice the odds ratios for this age-upon-arrival range have reached a value lower than 1.

⁶ These results are consistent with other studies for United States (Myers and Lee, 1998; Myers and Park, 1999) and Germany (Sinning, 2006).

highest effect, depressing the chances to own a home by approximately 15%, while having plans to bring relatives to the host culture only decreases this likelihood by roughly 3%.

Table 2
Determinants of homeownership: LOGIT regressions by region of origin.

	Non-EU Europeans		Latin Americans		North Africans	
	OR	S.E.	OR	S.E.	OR	S.E.
Intercept	0.000*	0.0920	0.007*	0.0282	0.009*	0.0529
Male	0.236*	0.0128	0.793*	0.0053	0.473*	0.0102
Married	1.905*	0.0106	2.890*	0.0052	3.372*	0.0118
Divorced	0.569*	0.0196	0.996‡	0.0088	0.854*	0.0234
Widowed	2.806*	0.0306	1.747*	0.0140	0.999‡	0.0277
Presence of children	1.678*	0.0123	1.454*	0.0063	1.782*	0.0124
Ages 26-35	1.657*	0.0192	2.269*	0.0105	1.530*	0.0167
Ages 36-45	2.005*	0.0271	3.471*	0.0133	1.724*	0.0220
Ages 46-54	2.442*	0.0342	4.124*	0.0165	2.576*	0.0285
Ages 56-65	9.935*	0.0525	3.610*	0.0216	2.345*	0.0365
Age over 65	1.630*	0.1680	4.442*	0.0244	5.418*	0.0442
Income 500 – 999 Euros	0.997‡	0.0163	0.836*	0.0109	1.386*	0.0268
Income 1000 – 1499 Euros	1.643*	0.0185	1.114*	0.0116	3.468*	0.0269
Income 1500- 1999 Euros	4.188*	0.0222	1.517*	0.0138	10.988*	0.0322
Income 2000 – 2999 Euros	3.209*	0.0300	1.873*	0.0165	3.702*	0.0401
Income 3000 or more Euros	0.340*	0.1459	2.238*	0.0187	2.486*	0.0644
University Education	1.381*	0.0115	0.887*	0.0066	0.880*	0.0180
Spanish University Degree Granted	0.953†	0.0252	1.047*	0.0093	1.540*	0.0263
Managers	1.350*	0.0393	1.210*	0.0179	4.902*	0.0454
Technicians and Professionals	0.662*	0.0364	1.219*	0.0134	0.724*	0.0327
Qualified Non Manual Workers	1.489*	0.0200	0.856*	0.0119	1.306*	0.0284
Qualified Manual Workers	3.053*	0.0201	1.343*	0.0126	0.768*	0.0278
Not Qualified workers	1.087*	0.0175	0.845*	0.0114	1.155*	0.0261
Household Size: 2 people	2.862*	0.0340	0.890*	0.0113	0.752*	0.0202
Household Size: 3 people	1.942*	0.0334	0.808*	0.0114	0.472*	0.0210
Household Size: 4 people	1.525*	0.0338	0.747*	0.0116	0.387*	0.0214
Household Size: 5 or more	1.460*	0.0340	0.501*	0.0118	0.504*	0.0203
High Price Location	0.475*	0.0213	0.711*	0.0077	0.887*	0.0151
Low Price Location	1.705*	0.0126	1.152*	0.0079	1.318*	0.0148
6 – 10 Years living in Spain	6.781*	0.0113	3.529*	0.0065	2.840*	0.0132
11 – 15 Years living in Spain	16.117*	0.0247	5.214*	0.0107	3.391*	0.0162
16 – 20 Years living in Spain	12.856*	0.0403	5.980*	0.0115	2.555*	0.0192
21 – 30 Years living in Spain	152.370*	0.0819	10.053*	0.0156	2.550*	0.0268
30 or more years living in Spain	236.475*	0.1677	7.761*	0.0201	6.253*	0.0353
Age at arrival: 0 – 15	4.266*	0.0941	2.293*	0.0268	2.739*	0.0498
Age at arrival: 16 – 20	12.201*	0.0847	4.338*	0.0242	3.116*	0.0470
Age at arrival: 21 – 25	15.134*	0.0816	3.573*	0.0220	2.555*	0.0435
Age at arrival: 26 – 30	9.064*	0.0806	3.405*	0.0211	2.550*	0.0417
Age at arrival: 31 – 35	7.942*	0.0784	2.063*	0.0196	2.192*	0.0398
Age at arrival: 36 – 45	6.483*	0.0765	1.341*	0.0184	1.238*	0.0381
Age at arrival: 46 – 55	0.990‡	0.0718	0.834*	0.0184	1.430*	0.0425
Spanish Citizenship	1.281*	0.0314	1.533*	0.0057	2.245*	0.0140
Household network	1.025**	0.0102	1.192*	0.0060	1.254*	0.0109
Remittances	0.687*	0.0085	0.908*	0.0051	1.073*	0.0090
Future Plans: To stay in Spain	2.172*	0.0119	1.431*	0.0057	1.782*	0.0119
Future Plans: Bring family	0.740*	0.0121	0.922*	0.0053	0.932*	0.0088
Open/General Social Participation	1.126*	0.0136	1.000‡	0.0059	1.048*	0.0127
Social Participation with other immigrants	0.757*	0.0214	0.796*	0.0101	1.280*	0.0150
# of observations	2,075		5,859		1,723	
% correct classification	85.20%		80.60%		79.80%	
Nagelkerke's R ²	0.3807		0.3740		0.4265	

OR: Odds Ratio, S.E.: Standard errors for the estimated beta coefficients, *p<0.01, †p<0.05, ‡Not significant.

With respect to social participation in activities or groups specifically oriented to immigrants, our results show that immigrants involved in this type of participation see their chances to become homeowners improve only by 1.7%. However, the more universal type of participation increases homeownership among immigrants by almost 10% (9.9%). These results could be revealing the great influence that the interactions of immigrants with natives have on the pace of acculturation processes among the former and, in turn, on their chances of becoming homeowners in the host society.

Once we have analyzed the decision to become a homeowner among immigrants and identified its key drivers, the next objective of this paper is to determine if immigrants from distinct regional backgrounds show differences in their patterns of consumer acculturation through homeownership. To address this, the complete model estimated in the previous section (Model 5) has been reestimated separately for the three most important groups of immigrants. Table 2 shows the results obtained for the three estimated equations.

Regarding the direction of effects, the results obtained are consistent among the three groups analyzed. There are just a few exceptions that will be discussed below. However, these groups distinguish from each other in terms of the importance that certain sets of variables possess in the determination of the chance of becoming a homeowner. These differences reveal interesting particularities about the acculturation processes experienced by each immigrant group which, in turn, become useful to understand how to market or cater to these clusters of consumers.

Latin American Immigrants.

Upon examination of the odds ratios estimated for this group, it becomes evident that the decision to become a homeowner among its members is fundamentally based on their life-cycle stage and migratory experience.

Latin Americans show the highest importance for the age indicators when compared to the other two groups. Among this group, the marriage indicator holds the second highest odds ratio, a short distance

from North Africans. For Latin Americans, being married grants almost three times (2.9) as many chances of becoming a homeowner as being single. These results imply that Latin American immigrants show a greater ability to translate their preferences accrued in this stage of their life-cycle (marriage) into residential achievements than their non-EU European counterparts. In other words, the homeownership decisions of Latin Americans, as expressions of their acculturation processes, are governed by their transition from one stage to another, both at an individual level (i.e. age) as well as at a collective level (i.e. marriage, presence of children).

In terms of migratory experience –length of residence and age upon arrival- this group's odds ratios are only surpassed by non-EU Europeans. Latin American immigrants that have lived in Spain for 6 to 10 years see their chances of owning a home increased by almost 253%, compared to those with lengths of residence of 5 years or less. Moreover, if they have resided in Spain for 21 to 30 years they have 10.1 as many chances as the latter. As for the age upon arrival, Latin Americans results are consistent with the ones obtained for the aggregated model. The advantages of arriving at an early stage of their life-cycle are significant up until 45 years of age at arrival. This feature is shared with non-EU Europeans, highlighting the distinct ability shown by some cultural groups to accumulate residential experience and knowledge throughout their acculturation processes. In addition, these results also reinforce the importance that those life-cycle stages experienced in the host country have in their consumer acculturation patterns.

North African Immigrants.

Before the distinctive pattern for this group is examined in detail, it is worth discussing the negative coefficient obtained for the gender indicator. As was previously discussed for the aggregated model, the negative coefficient over this indicator was argued to reflect the fact that immigration flows from Latin Americans and non-EU Europeans were originated by women, followed by their male counterparts. However, this seems not to be the case for the immigrant flow arriving from North Africa, which has been

predominantly composed of men⁷. In this case, the negative coefficient over the gender indicator reflects the fact that women from this cultural group display a higher likelihood of belonging to households whose dwellings are owned by their members. This result may suggest that North African women migrate to Spain mainly to join their already-settled male partners. Thus, when individually interviewed, they show an advantage with respect to men in the chances of living in owned homes.

The results presented for North Africans show their homeownership decisions are predominantly determined by indicators of their life-cycle stage, their level of income and their adaptation to the host culture. Similarly to Latin Americans, age and marital status are two of the most important variables within the set of demographic factors. Marriage holds the largest effect estimated among the three groups considered. Being married is so important for this group that this is the only marital status showing advantages over singles, which reinforces our previous argument regarding the advantage shown by women over men. In addition, North Africans show the highest positive impact for the presence of children, increasing their chances of becoming homeowners by 78.3%.

The immigrant's level of income seems to be the most important determinant of homeownership for this group. As Wilson (1979) and Alba and Logan (1992) suggest, this can be interpreted to mean that it costs more to this group of immigrants, in terms of income, to become homeowners than others. For example, this could be reflected by higher income requirements imposed by financial institutions when members of this group ask for a mortgage loan.

Another interesting result regarding the level of income among immigrants from North Africa is the non-linearity of its effects. Increases of €500 in the level of income cause disproportionate improvements in the homeownership likelihood of these immigrants, reaching odds ratios greater than 10 for some ranges. These nonlinearities were highlighted earlier for the aggregate model and suggested the existence of a threshold level of around €1,500 from which the likelihood of becoming a homeowner improved

⁷ Even today their composition is male-predominant. Table 2 shows 65% of this group of immigrants are male while the other two groups under analysis show more balanced populations in terms of gender distribution.

substantially. For North Africans, this threshold is confirmed and defined more clearly, reinforcing our previous argument about the greater costs, in terms of income, of becoming a homeowner that these immigrants face in Spain.

Among other socioeconomic factors, having a university degree granted or recognized by the host country's education system, possesses a significant importance in this decision. It increases by 54.1% the chances of becoming a homeowner for these immigrants, representing the greatest positive effect for this variable among the groups under analysis.

Finally, the third group of variables in which North African consumers distinguish from other groups is the one related to their adaptation process. More precisely, this group shows the greatest effects among all groups with respect to the indicators of possession of the host country's citizenship and social participation with other immigrants. Becoming a Spanish citizen improves by 125% the homeownership likelihood of these immigrants. Participating in activities or associations oriented to interact with other immigrants increases by almost 30% (28%) their chances, while the other two groups experience decreases.

These results could be a manifestation of the cultural distance between natives and North African. Thus, homeownership could be associated with a high-degree of identification with the Spanish culture, reflected in the adoption of Spanish citizenship as an expression of it. Moreover, being aware of their differences with natives, North Africans could prefer to build a sense of attachment and bonding through the interaction with other immigrants instead of with natives.

Non-EU European Immigrants.

The estimated model for Non-EU Europeans indicates that it is the nature of their immigration plans or projects which defines their acculturation pattern. The main drivers of homeownership for these immigrants are associated with their migratory experience: length of residency and age-at-arrival. The advantages of a longer time of residence in Spain are substantial among the members of this group of

immigrants. The chances of becoming a homeowner increase tremendously when the immigrant has been living in Spain for more than a decade⁸. Age-at-arrival also presents sizable effects as well as interesting non-linearities. The estimated coefficients show advantages in terms of homeownership for those who arrived in Spain at 45 years of age or younger over those who arrived at an older age. The highest odds ratio is for those who arrive with an age between 21 and 25, having as many as 14.1 times more chances of becoming homeowners than those in the reference category (55 or older). For ages upon arrival of 25 years or more the odds ratios, although still significantly greater than one, start experiencing reductions.

The distinctive importance of migratory experience indicators reveals that these immigrants bear a higher cost, in terms of time invested in the host country, of becoming a homeowner than other immigrants.

Non-EU Europeans require a longer residency and a younger arrival to become homeowners than other groups. These results indicate there might be two immigration projects very different in nature coexisting among the members of this group. One that lasts less than 10 years, initiated at any age and with very clear plans to return to their home country, and another with more social participation and willingness to adopt the host culture's customs. In this sense, the latter type of project could be significantly more conducive to homeownership than the former.

Some support for this claim can be found on the descriptive statistics (Table A.2) and estimated results (Table 4) for some variables related to the adaptation process of these immigrants. First, there is a significantly greater proportion of Non-EU Europeans with 5 years or less of residency in Spain (51%) relative to Latin Americans (33%) and North Africans (23%). Second, these immigrants have lower participation rates than the other two groups, especially with respect to the more universal-type of participation. Third, this group shows the greater propensity to send remittances back to the home country. Consequently, among these immigrants, the estimated equations display the largest negative effects wielded over homeownership for the practice of sending remittances and the immigrant's plans to

⁸ For lengths of residency greater than 20 years, the odds ratios should be interpreted with great care since there are a very limited number of observations under that category.

bring the rest of the family to the host country. Furthermore, they show the greatest positive effect on homeownership for those planning to remain in Spain during the next 5 years. In other words, the estimations show that for Non-EU Europeans there are large differences in the chances to become a homeowner –the greatest among all groups- between those with return-to-home immigration plans and those with more permanent ones.

Finally, this group distinguishes from others in the influence that household size and local housing market exerts on their likelihood to become homeowners in the host culture, showing the largest effects among all groups under analysis. Non-EU European immigrants seem to consider issues related to housing market context, such as price-rent ratio, more heavily in their homeownership decisions than other immigrants.

IV. Concluding remarks and implications.

One of the four limitations highlighted by Ogden et al. (2004) regarding the study of consumer acculturation is the lack of empirical research to identify better indicators or constructs of consumer acculturation. This paper attempts to address this shortcoming by exploring the consumer acculturation of immigrants through their decisions to own a home in the host society. For this, homeownership by immigrants in the host country is proposed as an indicator of residential acculturation which, in turn, is considered as a sign of advanced consumer acculturation.

The case study used as an empirical approximation is the immigrant population of Spain in 2007. There are two reasons why the Spanish case is relevant to use in this research: the sharp rise in foreign-born population received by this country and the subsequent change in its region-of-origin composition, on the one side, and a significantly higher predominance of homeownership among natives in comparison with other countries, on the other.

In this sense, this article had two objectives. The first one was to identify the main drivers of advanced consumer acculturation through the estimation of a model for the likelihood of becoming a homeowner for immigrants. The second was to explore if there are significant differences in the acculturation processes of immigrant consumers by group of origin.

The analysis conducted to address the first objective, helped to identify two variables related with the migratory experience of consumers as key determinants of their acculturation processes. Length of residency and age-at-arrival emerge as two variables displaying the same or more relevance than other demographic and socioeconomic factors, such as age and level of income. Their relevance is revealed not only by the magnitude of their effects but also by the changes produced in the effects of other explanatory variables when these two indicators are introduced in the model.

Greater lengths of residency and younger arrivals to the host country are positively associated with the likelihood to own a home. From a marketer's standpoint, these findings could potentially point out to ways for improving targeting strategies. For products or services associated with advanced stages of consumer acculturation –such as a house, a pension fund or insurance- targeting immigrants that have been in the host country for a long time, or that have arrived early in their life-cycles, can bear fruitful results. Moreover, the results put a limit to the advantage of arriving in an early life-stage: around 45 years of age. For older arrivals, the advantage disappears.

With respect to the set of variables related to adaptation processes, the results estimated for the indicators of social participation reveal interesting insights. It is the social participation of immigrants in activities of an open nature, as opposed to those oriented exclusively to interact with other immigrants, that significantly promotes homeownership in the home country. This result highlights the power that an immigrant's exposure to the mainstream's values and customs through social interaction with members of the primary group has on his or her consumer acculturation process. If homeownership is more likely

among immigrants engaging in this kind of participation, marketers should be aware of potential network effects when designing promotion and advertising strategies for immigrants.

However, the analysis segmented by group of origin uncovers important differences that should be taken into account before generalizing the results and potential strategies outlined above. Furthermore, these differences bring to the surface distinct acculturation patterns among the three biggest immigrant groups in Spain.

The consumer acculturation pattern of immigrants from North Africa seems to be heavily influenced by socioeconomic factors, particularly their level of income. This could reflect that these immigrants face higher income requirements when applying for a mortgage loan, or that they need to make a greater effort to meet the adequate level of income to become a homeowner than other immigrants do. In this sense, special attention placed in designing marketing efforts oriented to facilitate the endorsement of an adequate level of income in alternative ways could promote substantially this group's consumer acculturation through homeownership.

In addition, the estimation for North Africans underlines the cultural distance that separates them from natives. On the one hand, they might need a strong identification with the mainstream's values –as proxied by the citizenship status- to choose to become homeowners. On the other hand, being aware of their cultural differences, they would look for a sense of community and belonging among other immigrants. Accordingly, for this group of immigrants, marketers should look for network effects taking place in social interaction with other immigrants.

Non-EU Europeans' consumer acculturation patterns are dominated by their migratory experience and the local housing market context. Marketing efforts that highlight the advantages in terms of location of the dwelling as well as the opportunity cost of leasing and buying should bear fruitful returns among non-EU Europeans. The distinctive findings for the migratory experience indicators point out to radically different migratory projects among the members of this group. This imposes a challenge from a marketer's

standpoint: to develop methods to successfully screen out those immigrants with plans to return to their home countries and pinpoint those with longer-term plans.

Finally, Latin Americans in Spain, display a consumer acculturation pattern predominantly governed by demographic factors, such as age and marital status, as well as migratory experience. For Latin Americans, the road to an advanced level of consumer acculturation seems to be defined by the transition from one life-cycle stage to the next. They seem to respond to personal and family landmarks (i.e. aging and marriage) with an increased preference for homeownership. Furthermore, for this group of immigrants, the length of residency and age-at-arrival are also key determinants of their decision to establish a home in the host country. Strategies such as resonance marketing aimed at this group of immigrants, emphasizing their personal and family goals and milestones experienced while living in the host culture, should have a strong positive impact.

In summary, the results presented in this article offer an alternative and relevant approach to examine the consumer acculturation processes of immigrants. Homeownership is found to be positively associated with an advanced level of acculturation. All indicators related to highly acculturated immigrants, such as greater length of residency, younger life-cycle stage arrivals, possessing host country citizenship, lower incidence of remittances, having plans to remain in the country and being involved in social participation lead to higher homeownership rates. Moreover, the analysis conducted separately for the three biggest groups, reveals important differences in the way these immigrants advance in their consumer acculturation patterns, and suggests distinct and interesting approaches to cater to these origins. However, Ogden et al. (2004) point out to a more microcultural approach when analyzing immigrant's cultural background. In particular, these authors argue that the practice of aggregating individuals by big geographic areas fail to identify important nuances and distinct patterns among the microcultures found within these broad categories. This constitutes one of the limitations of this paper and an opportunity for future research. Further research is needed to identify if these distinct marketing approaches should be significantly altered when applied to various micro cultures.

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Table A.1: Description of variables used in empirical analysis.

Category	Variable(s) used	Description
Demographic characteristic	Gender	Dummy variable indicating whether the immigrant is male or female. Default category: Female
	Marital Status	Three dummy variables identifying immigrant's marital status: married, divorced or widowed. Default category: single.
	Age	Five dummy variables indicating the immigrant's age: 26-35, 36-45, 46-55, 56-65 and over 65 years old. Default category: 16-25 years old.
	Presence of children	Dummy variable identifying those immigrants that have at least one child. Along with age and marital status, this variable attempts to capture life-cycle effects.
Socioeconomic conditions	Income	Five dummy variables indicating the immigrant's level of net monthly income in Euros: 500€ - 999€, 1,000€ - 1,499€, 1,500€ - 1,999€, 2,000€ - 2,999€ and 3,000€ or more. Default category: Less than 500€.
	Education level	Two dummy variables One indicator identifies those immigrants with higher-degree (university) studies. The other indicator helps to distinguish those immigrants whose degrees were obtained in Spanish institutions or recognized by the Spanish Education Ministry.
	Occupation	Five dummy variables capturing the type of labor occupation held by the immigrant at the time of the interview. The categories considered are: Managers (Private companies and public institutions), Professionals and Technicians, Administrative staff/Service and trade clerks, Art crafters and other qualified blue-collar workers and Other non-qualified workers. Default category: No occupation not employed at the time of the interview.
Household composition and Housing market context	Household size	Four dummy variables indicating the immigrant's household size: Two members, Three members, Four members and Five or more members. Default category: Households with only one member.
	Price level	Two dummy variable identifying immigrants residing in regions (Provinces) with high price-rent ratios and those living in regions with low ratios. Data provided by the Ministry of Dwellings (Ministerio de Vivienda) was used. The reference year was 2006 given the availability of information. Provinces with high ratios are those exceeding the third quartile. Provinces with low ratios are those that registered values below the first quartile of the calculated ratio distribution. Default category: Provinces with price-rent ratios close to the national average.
Migratory experience	Length of time living in host country	Five dummy variables indicating the number of years that the immigrant has lived in Spain: 6-10 years, 11-15 years, 16-20 years, 21-30 years and More than 30 years. Default category: 5 years or less.
	Age at arrival	Seven dummy variables indicating immigrant's age bracket upon arrival to Spain: 0-15, 16-20, 21-25, 26-30, 31-35, 36-45 and 46-55 years old. Default category: Those immigrants who arrived to Spain with ages 56 or older.

Adaptation to Host Country

Spanish Nationality	A dummy variable indicating if the immigrant holds the Spanish nationality.
Networks upon arrival	One dummy variable indicating whether the immigrant counted with personal networks upon arrival to Spain. Default category: No personal networks.
Remittance sending	A dummy indicator identifying those immigrants that regularly send remittances outside Spain. Default category: Immigrant does not regularly send remittances.
Future plans	Dummy variable that identifies immigrants that, when interviewed, had plans to stay in Spain for the following 5 years. Default category: Immigrant has plans to return to his/her home country or migrate to other country.
	One dummy variable distinguishing those immigrants that had plans to bring some or all of their relatives to Spain in the near future. Default category: Immigrants without plans of bringing relatives to Spain or that do not have relatives in their home countries.
Social participation	A dummy variable indicating whether the immigrant participates actively in groups, association or initiatives oriented exclusively to immigrants. Default category: Immigrants that do not participate in this type of groups, associations or initiatives.
	A dummy variable indicating whether the immigrant participates actively in groups, associations or initiatives not specifically oriented to immigrants. Default category: No active participation in this type of groups, associations or initiatives.

Table A.2
Descriptive statistics by group of origin.

Variables	ECONOMIC IMMIGRANTS	NON-EU EUROPEANS	LATIN AMERICANS	NORTH AFRICANS
Homeownership Rate	24,78%	16,40%	24,90%	30,29%
<i>Demographic Characteristics</i>				
Male	52,55%	51,87%	45,60%	64,49%
Married	43,29%	48,82%	38,90%	52,60%
Divorced	6,45%	6,54%	7,76%	3,70%
Widowed	2,36%	1,89%	2,39%	3,33%
Presence of children	63,42%	61,27%	66,31%	58,69%
Ages 26-35	34,89%	39,16%	34,01%	29,47%
Ages 36-45	24,55%	23,74%	24,30%	26,15%
Ages 46-54	12,35%	10,82%	12,95%	12,82%
Ages 56-65	4,25%	2,17%	4,61%	4,92%
Age over 65	3,33%	0,22%	3,59%	6,02%
<i>Socioeconomic Conditions</i>				
Income 500 – 999 Euros	31,79%	33,48%	34,22%	22,55%
Income 1000 – 1499 Euros	22,79%	25,60%	22,09%	23,16%
Income 1500- 1999 Euros	4,72%	5,21%	5,02%	3,61%
Income 2000 – 2999 Euros	2,36%	1,74%	2,60%	1,29%
Income 3000 or more Euros	1,16%	0,17%	1,71%	0,36%
University Education	18,04%	15,46%	21,84%	9,04%
Spanish University Degree Granted	6,10%	2,04%	8,06%	4,54%
Managers	2,30%	0,83%	2,19%	1,98%
Technicians and Professionals	6,15%	2,00%	8,64%	3,71%
Qualified Non Manual Workers	16,61%	11,69%	20,76%	7,76%
Qualified Manual Workers	19,84%	28,14%	17,70%	18,75%
Not Qualified workers	23,56%	31,34%	21,70%	22,50%
<i>Household Size and Housing Market Context</i>				
Household Size: 2 people	16,54%	14,32%	17,91%	16,02%
Household Size: 3 people	22,47%	24,47%	23,45%	18,42%
Household Size: 4 people	24,16%	26,38%	24,50%	19,45%
Household Size: 5 or more	32,91%	32,37%	30,26%	41,31%
High Price Location	8,36%	7,35%	9,35%	7,79%
Low Price Location	7,30%	9,77%	7,33%	5,81%
<i>Migratory Experience</i>				
6 – 10 Years living in Spain	42,21%	44,98%	45,57%	34,34%
11 – 15 Years living in Spain	6,67%	2,41%	5,19%	12,51%
16 – 20 Years living in Spain	6,33%	1,18%	5,91%	10,92%
21 – 30 Years living in Spain	3,84%	0,25%	3,57%	5,85%
30 or more years living in Spain	5,99%	0,16%	5,77%	13,58%
Age at arrival: 0 – 15	10,86%	4,40%	11,95%	17,41%
Age at arrival: 16 – 20	13,73%	13,00%	12,76%	17,09%
Age at arrival: 21 – 25	21,49%	22,34%	19,27%	22,54%
Age at arrival: 26 – 30	19,82%	22,13%	18,61%	18,61%
Age at arrival: 31 – 35	13,48%	14,90%	13,96%	10,72%
Age at arrival: 36 – 45	13,79%	15,79%	15,12%	10,40%
Age at arrival: 46 – 55	4,74%	6,78%	5,41%	1,88%
<i>Adaptation Process</i>				
Spanish Citizenship	18,93%	1,71%	25,80%	20,21%
Household network	70,38%	77,54%	74,81%	59,40%
Remittances	49,20%	56,69%	49,66%	39,81%
Future Plans: To stay in Spain	78,70%	79,25%	76,88%	85,63%
Future Plans: Bring family	30,66%	20,54%	31,58%	35,86%
Open/General Social Participation	12,91%	8,01%	15,65%	11,34%
Social Participation with other immigrants	6,19%	4,04%	5,54%	6,75%