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**Title:** Determinants and heterogeneity of first-time homeownership across the immigrants and their descendants in Sweden

**Abstract**

Homeownership is an important indicator of immigrant integration in the host society. Using large administrative longitudinal data from Sweden, we investigate the association between first-time homeownership and several socioeconomic determinants including immigrant groups and generations. We differentiate between immigrants arriving as adults (1G) and children (1.5G) and between descendants of immigrants with two (2G) and one (2.5G) foreign-born parent(s). We consider immigrants from both high and low- to middle-income countries. Our sample includes all individuals born in Sweden and 1.5G who became 18 between 1997 and 2016. We include all immigrants who arrived in Sweden between 1997 and 2016. Cox proportional hazards models are used for analysis. The lowest hazard of first-time homeownership is observed among immigrants from sub-Saharan Africa and Middle East and North Africa, whereas immigrants from Nordic, Western-Europe, North America, and Oceania exhibit higher rates of first-time homeownership than the native-Swedes. Our study shows a clear gradient of assimilation across immigrant generations with the 2.5G showing ownership levels closer to the native-Swedes than the other generations. Surprisingly, the 2G have lower rates of homeownership than the 1.5G, especially 2G with origins from low-income countries (e.g., sub-Saharan Africa). Overall, our results support the theory of immigrant assimilation and integration, but also show the importance of financial resources and pre-immigration wealth and the reason for immigration in homeownership levels.

**Key words:** Homeownership; Housing; Immigrants; Integration; Assimilation; Wealth; Survival analysis; Sweden.