



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

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Introduction

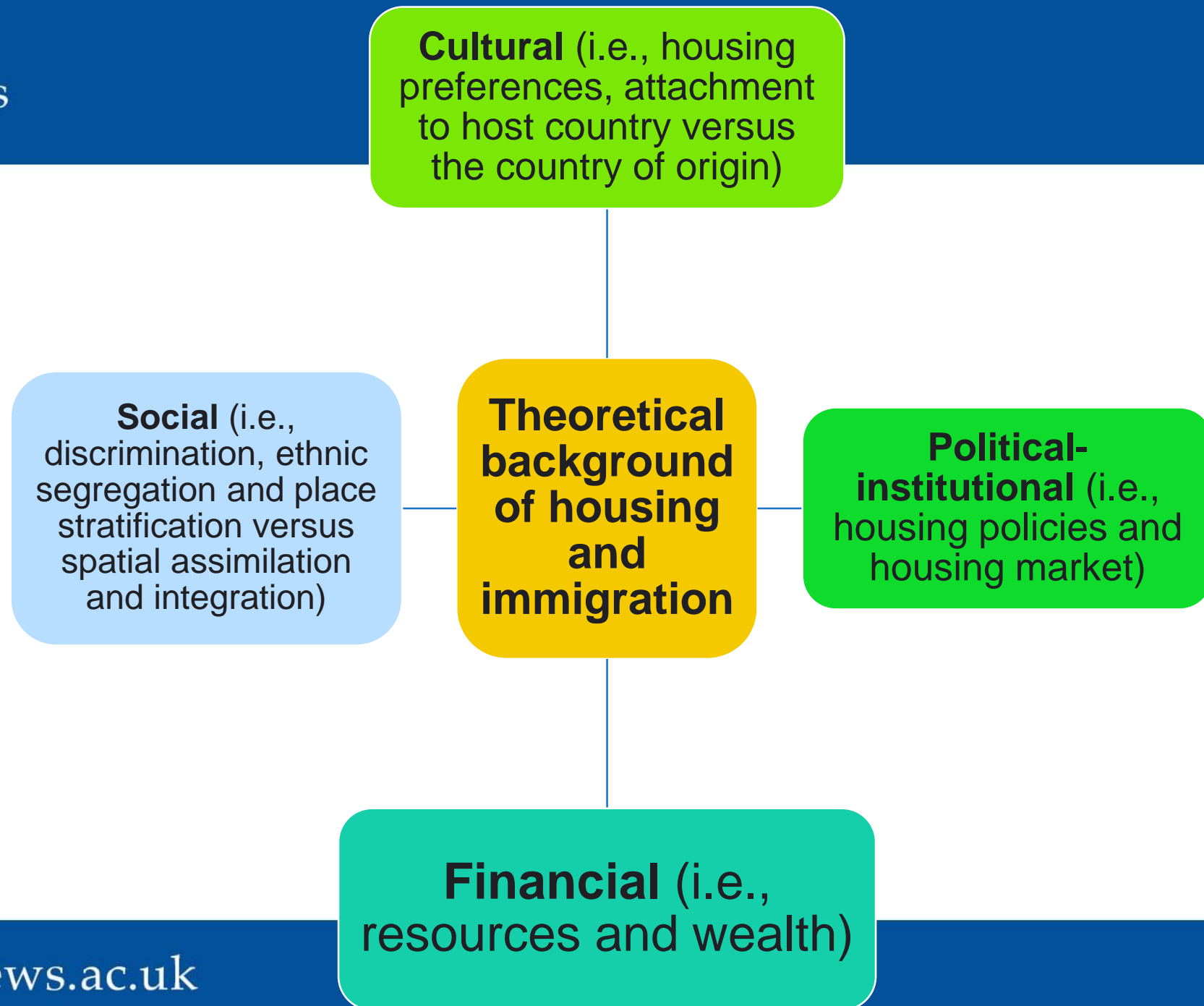
- Homeownership presents wealth, higher quality of life and important indicator of immigrant integration in the host society.
- Using large administrative longitudinal data from Sweden, we assess the association between moving into first-time homeownership and immigrant groups and generations.



Introduction

- We differentiate between generations of immigrants (1G; age 18+ and 1.5G; age <18).
- We separate descendants of immigrants (2G: having two foreign-born parents; 2.5G having one foreign-born parent) from the rest of Swedish-born population.
- We classify immigrants and their descendants by the country of origin.
- We analyse two outcomes of first-time homeownership, apartments and single-family homeownership and only single-family homeownership.







Hypotheses

H1: Slower entry into first-time homeownership among 1G immigrants from low- and middle-income countries compared to native-Swedes.

H2: Similar or faster entry into first-time homeownership among 1G immigrants from high income countries compared to native-Swedes.

H3: Closer rates of entry into first-time homeownership to that of native-Swedes among 1.5G, 2G and 2.5G compared to 1G immigrants, especially for individuals who have origins from high income countries (gradual assimilation).



Methods

Individual-level registry
data from statistics
Sweden

Includes all individuals
born in Sweden and
1.5G who became 18
between January 1997
and December 2016

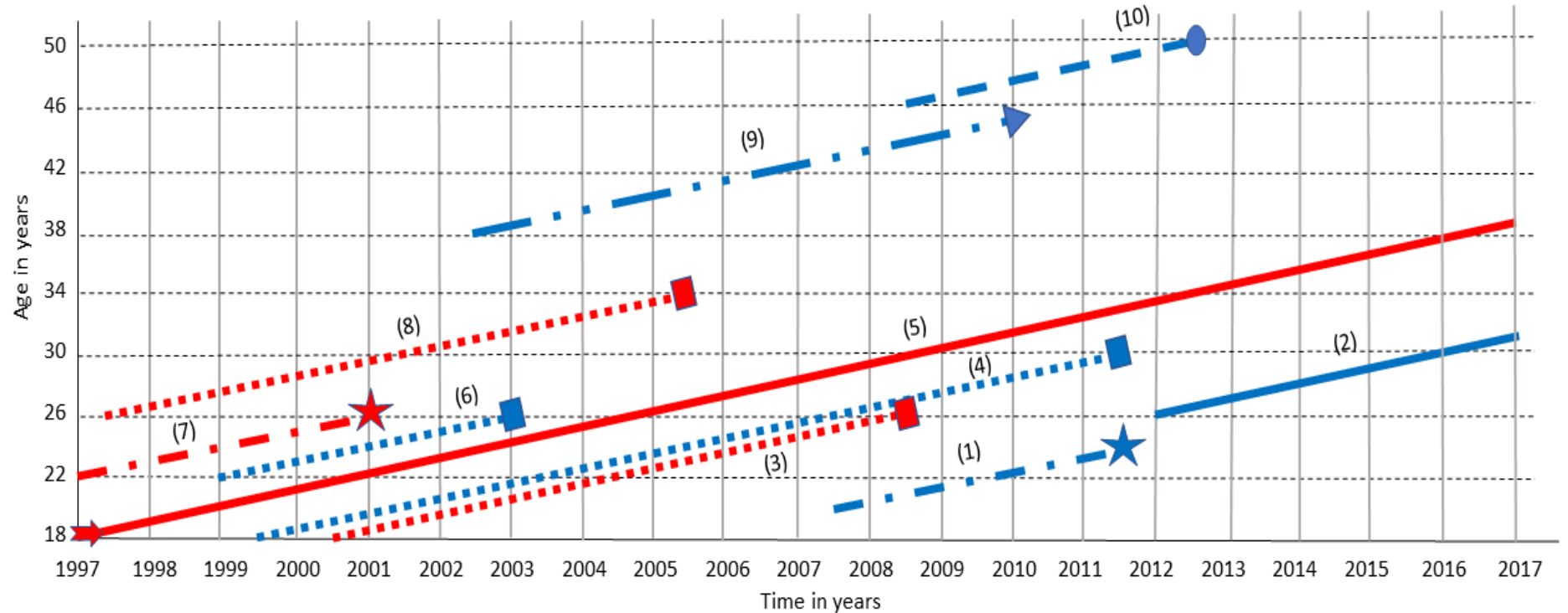
Includes all individuals
born in Sweden and
1.5G immigrants who are
still living with the
parents in 1997 and age
more than 18

Includes all immigrants
who arrived in Sweden
between January 1997
and December 2016.

Cox proportional hazards
models with age since 18
as baseline are used for
analysis

Methods

Lexis Diagram for 10 hypothetical individuals



We followed
3,152,123
individuals over
a period of up
to 240 months
(i.e., 20 years;
1997-2016).



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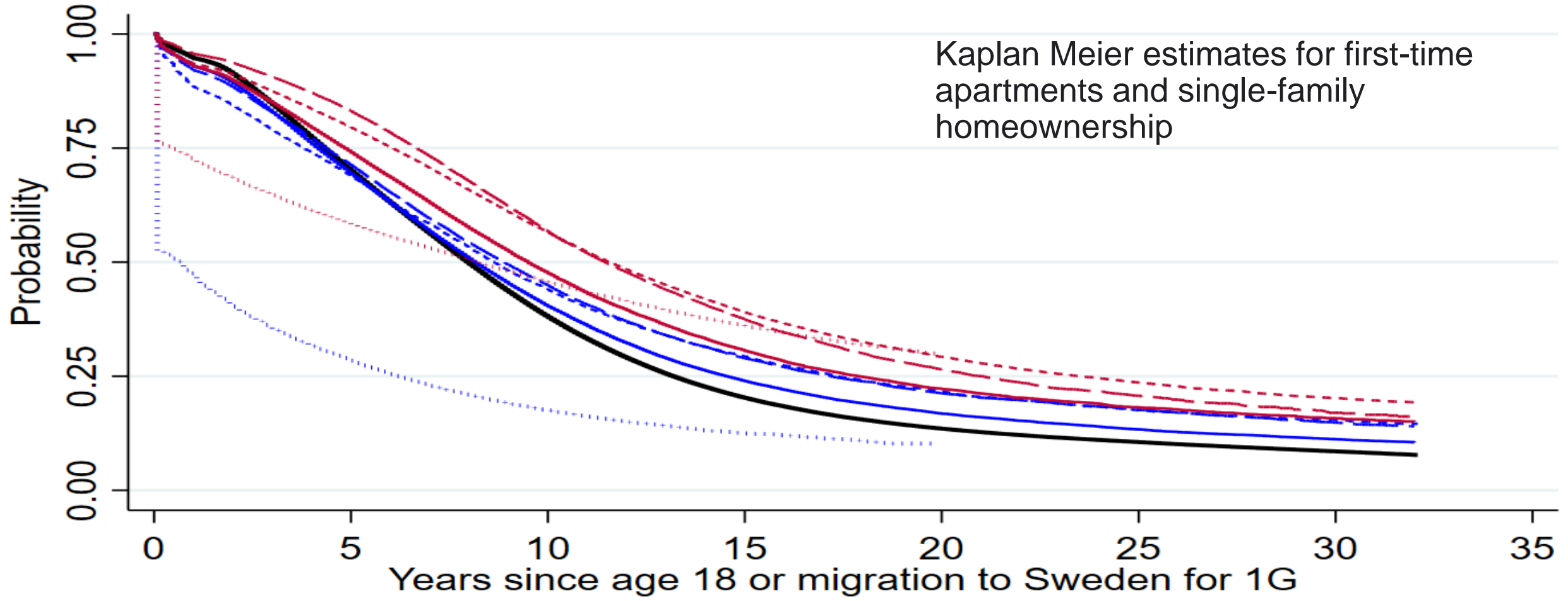


MigrantLife



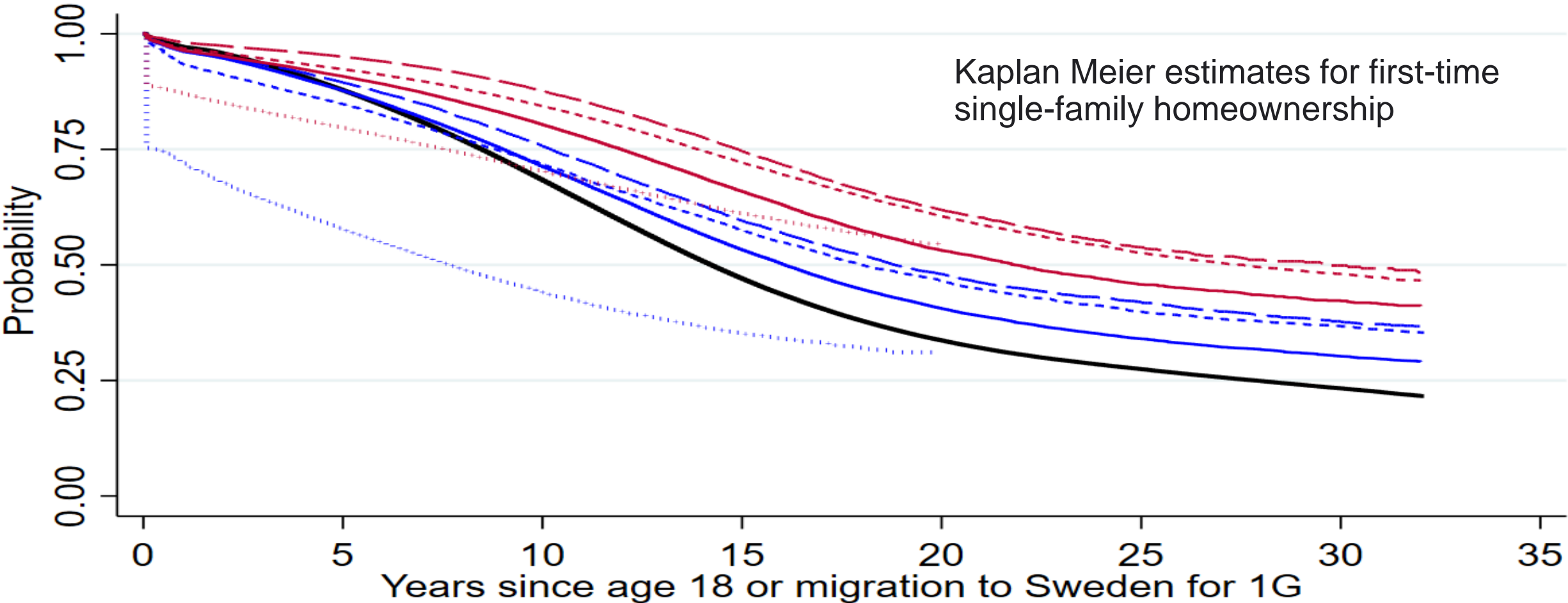
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Kaplan Meier estimates for first-time apartments and single-family homeownership



- Native-Swedes
- Nordic/Western Europe/North America/Oceania 1.5G
- Nordic/Western Europe/North America/Oceania 2.5G
- Rest of world 1.5G
- Rest of world 2.5G
- Nordic/Western Europe/North America/Oceania 1G
- Nordic/Western Europe/North America/Oceania 2G
- Rest of world 1G
- Rest of world 2G

Kaplan Meier estimates for first-time single-family homeownership

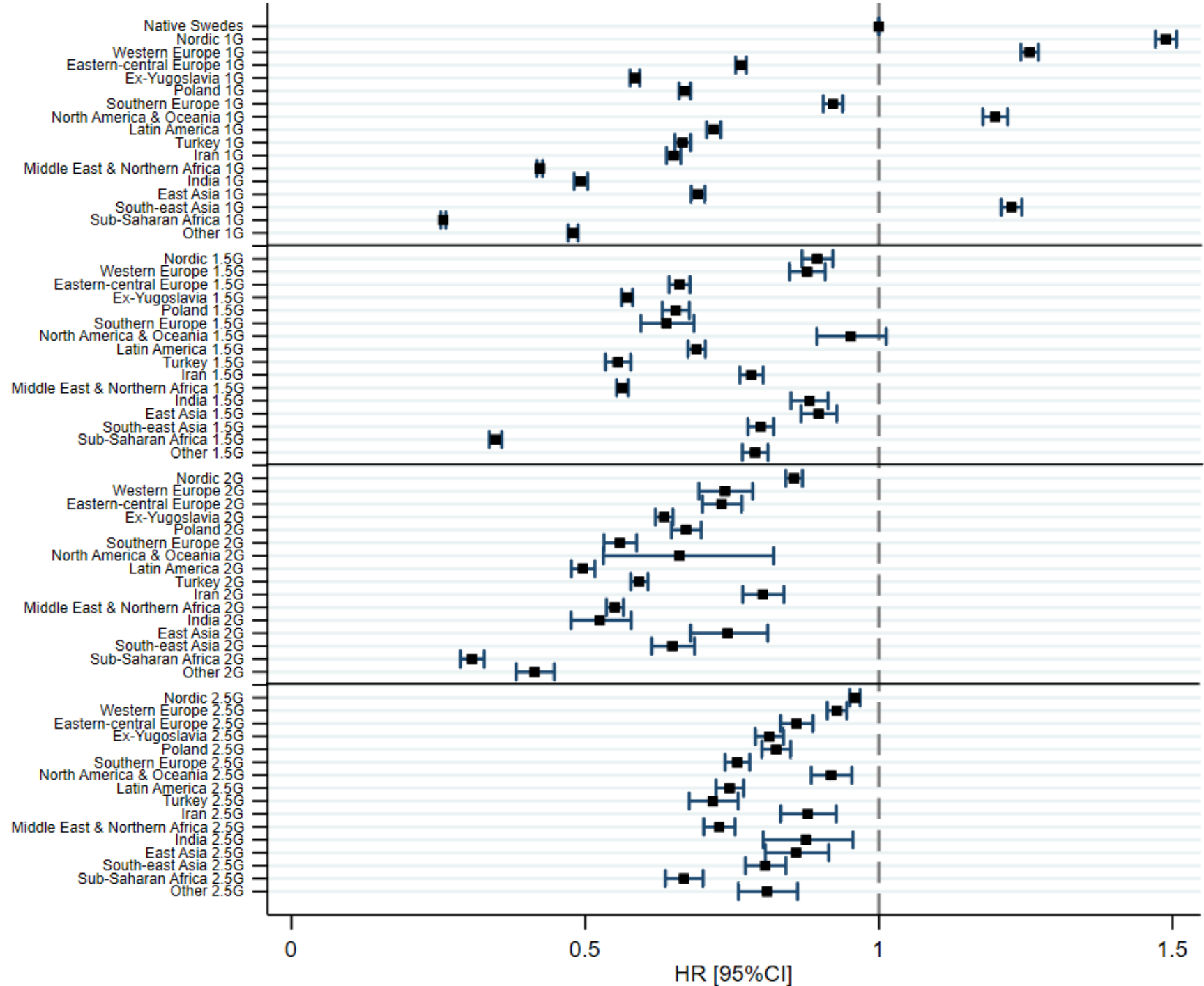


- Native-Swedes
- Nordic/Western Europe/North America/Oceania 1G
- Nordic/Western Europe/North America/Oceania 1.5G
- Nordic/Western Europe/North America/Oceania 2G
- Nordic/Western Europe/North America/Oceania 2.5G
- Rest of world 1G
- Rest of world 1.5G
- Rest of world 2G
- Rest of world 2.5G

The association between first-time apartments and single-family homeownership and immigration groups and generations (N=3,152,123 individuals).

The dashed line at HR=1 indicates statistical insignificance; Models are adjusted for age at the start of follow-up, sex, education, parity, marital status, earnings, region of residence, a dummy for 1G immigrants in first year of follow-up, and year of entry into study.

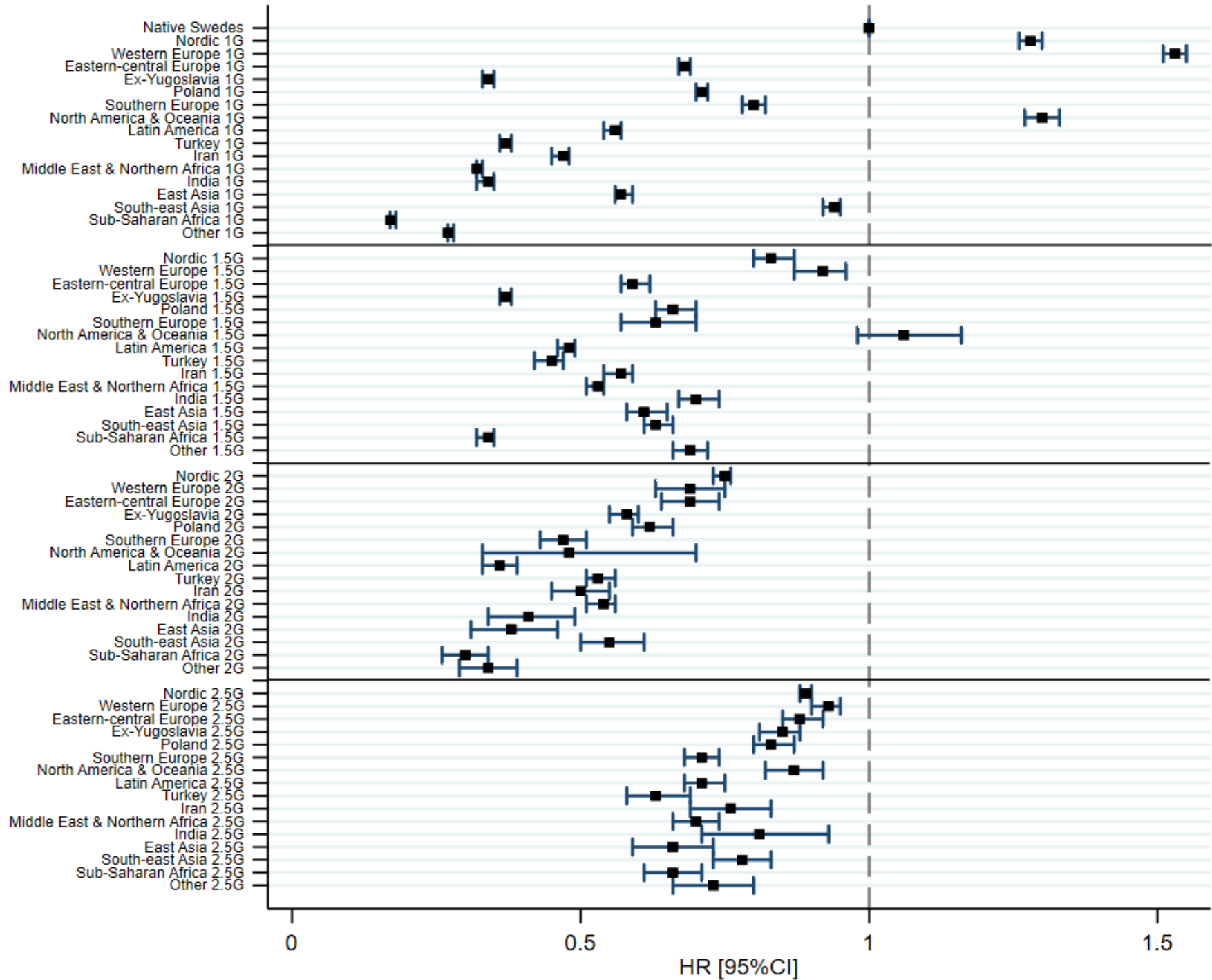
Individuals who were more likely to move to first-time homeownership belonged to older cohorts, were females, were pregnant and with up to 3 children, had higher income and higher education, were in a marital partnership, and were living outside large cities.



The association between first-time single-family homeownership and immigration groups and generations (N=3,152,123 individuals).

The dashed line at HR=1 indicates statistical insignificance; Models are adjusted for age at the start of follow-up, sex, education, parity, marital status, earnings, region of residence, a dummy for 1G immigrants in first year of follow-up, and year of entry into study.

Parity showed a stronger association with entry to first-time single-family homeownership and people living in metropolitan cities had a much lower risk of entry to first-time single-family homeownership than people living in other large cities.



Logistic regression for the association between first-time apartments and single-family homeownership and the different groups of 1G immigrants in their first year of immigration.

**P-value<0.01;

*P-value<0.05

	HR [95%CI]
Immigrant generations (Ref: Nordic 1G)	
Western Europe 1G	0.89 [0.87, 0.91]**
Eastern and central Europe 1G	0.49 [0.48, 0.50]**
Ex-Yugoslavia 1G	0.36 [0.35, 0.37]**
Poland 1G	0.41 [0.40, 0.42]**
Southern Europe 1G	0.55 [0.54, 0.57]**
USA, Canada, and Australia 1G	0.81 [0.79, 0.84]**
Latin America 1G	0.46 [0.45, 0.47]**
Turkey 1G	0.41 [0.40, 0.43]**
Iran 1G	0.39 [0.38, 0.40]**
Middle East and Northern Africa 1G	0.31 [0.30, 0.32]**
India 1G	0.27 [0.26, 0.28]**
East Asia 1G	0.39 [0.38, 0.40]**
South-east Asia 1G	0.86 [0.84, 0.88]**
Sub-Saharan Africa 1G	0.19 [0.18, 0.19]**
Other 1G	0.30 [0.29, 0.31]**

Models are adjusted for age at arrival in Sweden, sex, education, region of residence, type of immigration (refugee versus not), and year of arrival in Sweden.

Logistic regression for the association between first-time single-family homeownership and the different groups of 1G immigrants in their first year of immigration.

**P-value<0.01;
*P-value<0.05

Refugees were less likely to own a single-family house in their first year of immigration, whereas females, older immigrants, those living in smaller cities, and rural municipalities, and those arriving in 2010 onwards were more likely to own a single-family house in their first year in Sweden

	HR [95%CI]
Immigrant generations (Ref: Nordic 1G)	
Western Europe 1G	1.37 [1.34, 1.41]**
Eastern and central Europe 1G	0.70 [0.69, 0.72]**
Ex-Yugoslavia 1G	0.34 [0.33, 0.36]**
Poland 1G	0.71 [0.69, 0.73]**
Southern Europe 1G	0.60 [0.58, 0.63]**
USA, Canada, and Australia 1G	1.07 [1.03, 1.11]**
Latin America 1G	0.50 [0.49, 0.52]**
Turkey 1G	0.32 [0.31, 0.34]**
Iran 1G	0.42 [0.40, 0.44]**
Middle East and Northern Africa 1G	0.39 [0.38, 0.40]**
India 1G	0.27 [0.26, 0.29]**
East Asia 1G	0.48 [0.47, 0.50]**
South-east Asia 1G	1.01 [0.98, 1.04]
Sub-Saharan Africa 1G	0.22 [0.22, 0.23]**
Other 1G	0.26 [0.25, 0.28]**

Models are adjusted for age at arrival in Sweden, sex, education, region of residence, type of immigration (refugee versus not), and year of arrival in Sweden.



Conclusion and take-home messages

- Using large-scale register data from Sweden, this study showed a gradual housing assimilation across migrant generations.
- However, the homeownership levels still varied across migrant groups, supporting segmentation, which could be attributed to socio-cultural and economic heterogeneities across the countries of origin.

Thank You!



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