

# CENSUS BRIEF

U.S. Department of Commerce  
Economics and Statistics Administration  
BUREAU OF THE CENSUS



## Immigration Bolsters U.S. Housing Market

**F**OR GENERATIONS HOMEOWNERSHIP has played a crucial role in achieving the American Dream. This Census Brief analyzes homeownership among the U.S. foreign-born population to determine if immigrants, whose numbers have increased steadily over the last 26 years, have been as successful as the native-born in achieving homeownership.

Based on data collected in the monthly Current Population Survey, this first-ever Census Bureau report on homeownership by the U.S. foreign-born population may hold important implications for many segments of the American economy that are driven by home sales.

In fact, given the relatively small size of today's native-born young adult population compared to the preceding Baby Boom generation, immigrants may constitute an increasingly larger part of the future demand for housing.

### LENGTH OF STAY A SIGNIFICANT INDICATOR

The longer an immigrant remains in this country, the more likely he or she will be to purchase a home, up to a point. Last year, the homeownership rate was highest – 80 percent – for foreign-born citizens who entered the United States between 1950 and 1959 compared to only 36.1 percent for those who entered the country in 1990 or later. (See figure next page.)

However, for foreign-born citizens who have been in the country the longest — those entering prior to 1950 — the homeownership rate decreased to 76.6 percent. This could be because of age-related frailties, retirement and alternative housing arrangements. Homeownership for all householders tends to drop at about age 70.

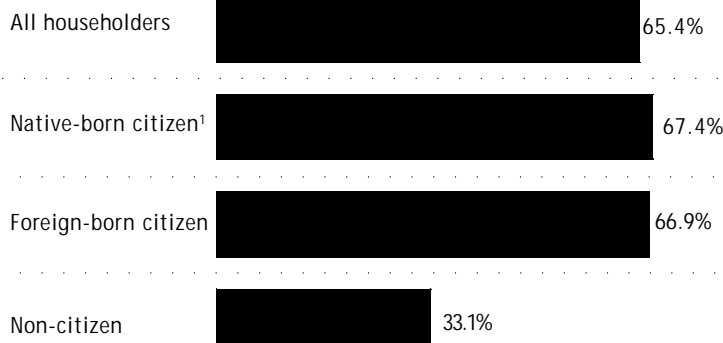
### NATIVE AND FOREIGN-BORN CITIZENS EQUALLY LIKELY TO OWN HOMES

To date, immigrants who have achieved U.S. citizenship have been as successful in becoming homeowners as the native-born who are citizens by birth.

In 1996, the overall homeownership rate for both native-born and foreign-born citizens was about 67 percent (67.4 percent versus 66.9 percent), according to the U.S. Census Bureau report, *Moving to America — Moving to Homeownership*, H121/97-2.

The homeownership rate for non-citizens was only 33.1 percent that year, possibly because some of them are here only temporarily and are not interested in purchasing a home or have not had enough time to fully establish themselves. (See figure on right.)

### HOMEOWNERSHIP RATES FOR THE UNITED STATES BY CITIZENSHIP STATUS OF HOUSEHOLDER: 1996



<sup>1</sup> Includes those born in Puerto Rico or outlying areas and those born abroad to American parents.

If homeownership improves over time for the most recent immigrants, as it did for those who came before them, foreign-born buyers may have a significant impact on the future of the U.S. housing market. More than one-quarter (26.8 percent) of the foreign-born population has come to this country since 1990, according to another Census Bureau report *The Foreign-Born Population: 1996*, P20-494. Another 34.3 percent entered during the 1980s.

### MARRIAGE AFFECTS HOMEOWNERSHIP

For both native- and foreign-born populations, marriage was a major predictor of homeownership. For all households, the homeownership rate for married-couple families was 80.2 percent versus 48.3 percent for other types of families. Among the native-born, the homeownership rate for married-couple families was 83.0 percent last year; among foreign-born citizens, the rate was 78.3 percent; and for non-citizens, it was 41.9 percent.

### HOMEOWNERSHIP BY REGION

In the Midwest and West, homeownership rates for foreign-born citizens — at 76.8 percent and 66.6 percent, respectively — were higher than for the native-born at 71.1 percent and 62.4 percent.

The reverse was true in the Northeast. For the native-born, homeownership was 65.2 percent compared with 60.4 percent for foreign-born citizens. In the South, there was no significant difference between the two groups.

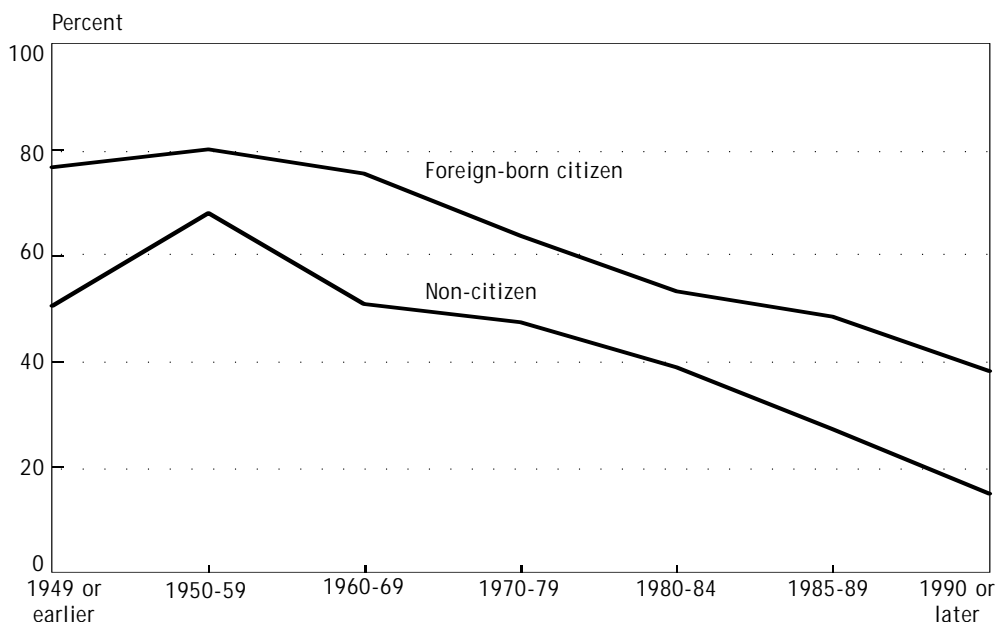
### RACE AND ETHNICITY

Foreign-born Hispanic citizens were more likely to own a home in 1996 than native-born Hispanics.<sup>1</sup> Homeownership rates for foreign-born Whites lagged behind native-born Whites 68.8 percent to 70.9 percent.

For Blacks, there was no significant difference between foreign-born and native-born citizens.

<sup>1</sup>Hispanics may be of any race.

### HOMEOWNERSHIP RATES FOR THE FOREIGN-BORN BY CITIZENSHIP STATUS OF HOUSEHOLDER AND YEAR OF ENTRY INTO THE UNITED STATES: 1996



Note: Data reflect latest year of entry in the United States.

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This Brief is one of a series that presents information of current policy interest. All statistics are subject to sampling variability, as well as survey design flaws, respondent classification and reporting errors, and data processing mistakes. The Census Bureau has taken steps to minimize errors, and analytical statements have been tested and meet statistical standards. However, because of methodological differences, use caution when comparing these data with data from other sources.