



# Hurdles or walls? Nativity, citizenship, legal status and Latino homeownership in Los Angeles



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## ABSTRACT

Homeownership is directly and indirectly linked with many positive child, adult, and community-level outcomes. Prior research offers strong evidence that nativity and immigrants' citizenship status shapes U.S. homeownership, but relatively little work has explored how immigrants' legal status is connected with homeownership. This study draws from locational attainment and classic assimilation theories to develop hypotheses about sources of intra-Latino heterogeneity in homeownership. Los Angeles Family and Neighborhood Survey data are used to contrast four distinct groups of Latinos: U.S. born natives, naturalized citizens, authorized non-citizens, and unauthorized non-citizens. Logistic regression results indicate baseline and residual variation in Latino homeownership based on immigrant citizenship and legal status. Of these, unauthorized non-citizens are the least likely to own their home. The results provide support for all three theoretical models, particularly the place stratification perspective. The results also point to the need for more housing studies that jointly examine citizenship and legal status.

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## 1. Introduction

Homeownership has widespread implications in the United States. Owning a home has historically served as the “cornerstone” of household wealth (Di, 2005). Homeowners are wealthier than non-homeowners (Belsky and Prakken, 2004), and each year of homeownership increases total net wealth (Turner and Luea, 2009). Homeownership increases residential stability (McCabe, 2013); which is linked with fewer behavior problems and higher achievement among children (Haurin et al., 2002). Moreover, homeownership, operating via wealth accumulation, is positively associated with children's human capital attainment (Spilerman, 2000) and the health and life expectancy of children and adults alike (Deaton, 2002). Homeownership also has larger social impacts. For instance, neighborhoods with higher proportions of homeowners have more civic participation and lower crime rates than neighborhoods with lower tenure rates (e.g., Haurin et al., 2003).

Homeownership rates differ across groups. For example, in 2010, Non-Hispanic Whites had far higher rates of owned housing (74.5%) than Latinos (48.5%) and African Americans (45.6%) (U.S. Census Bureau, n.d.), an advantage that remains in multivariate analyses controlling for other variables (e.g., Alba and Logan, 1992; Rosenbaum, 1996; Rosenbaum et al., 1999). U.S. born natives have higher homeownership rates than immigrants (e.g., Borjas, 1987; Alba and Logan, 1992; Coulson, 1999; Painter et al., 2001; Myers and Liu, 2005). Among immigrants, there is variation by country/region of origin (e.g., Schill et al., 1998; Borjas, 2002; Cobb-Clark and Hildebrand, 2006; Hao, 2007; McConnell and Akresh, 2008) and between naturalized U.S. citizens and non-citizen immigrants (e.g., Bradley et al., 2007; Coulson, 1999; Clark, 2003; Toussaint-Comeau and Rhine, 2004; Kossoudji, 2007; Burr et al., 2011; Cahill and Franklin, 2013).

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In the present economic, political, and social climate, another important factor to examine is immigrants' legal status, that is, whether immigrants are authorized or unauthorized to reside in the United States.<sup>1</sup> Immigrants are a heterogeneous population that includes naturalized citizens, authorized non-citizens (e.g., legal permanent residents who may be eligible to naturalize, migrants with temporary protected status, temporary visas) and unauthorized non-citizens who are unlawfully present in the country. Extensive attention, resources, and federal and state-level legislation are focused on this last group, with a strong emphasis on laws restricting the rights of unauthorized immigrants and on immigration enforcement along the U.S.-Mexico border (Chavez and Provine, 2009; Meissner et al., 2013; National Conference of State Legislatures, 2013). For instance, California's Proposition 187 in 1994 denied most benefits to unauthorized immigrants, and was coupled with dramatic politically-charged rhetoric emphasizing the negative impacts of unauthorized immigrants on the U.S. (Ono and Sloop, 2002; Santa Ana, 2002). Other smaller-scale efforts enacted in recent years include agreements between local law enforcement agencies and federal immigration enforcement (e.g., Varsanyi, 2008) and local housing ordinances targeting unauthorized immigrants (Oliveri, 2009). Despite this increasingly hostile contemporary context, the unauthorized immigrant population has stabilized at around 11.3 million in 2013, with more than 60% estimated to have resided in the U.S. for a decade or more (Passel et al., 2014).

A growing body of scholarship documents the diverse challenges that unauthorized immigrants experience in the United States (e.g., Abrego, 2006; Chavez, 1992; Cort, 2011; Gleeson and Gonzales, 2012; Goldman et al., 2005; Gonzales and Chavez, 2012; Menjivar, 2011; Yoshikawa, 2011). Lacking legal status poses numerous individual-level and structural-level barriers for immigrants who would like to purchase homes in the United States (Congressional Hispanic Caucus Institute, 2004; Paral, 2004; Cortes et al., 2007). Sharply lower homeownership rates have been observed for unauthorized Latino immigrants relative to their authorized immigrant counterparts (e.g., Goldman et al., 2005). However, multivariate analyses explicitly examining this relationship offer divergent results about whether lacking legal status (past or present) shapes Latino immigrant homeownership, net of other factors (McConnell and Marcelli, 2007; McConnell and Akresh, 2008; Hall and Greenman, 2013).

This study assesses intra-Latino heterogeneity in homeownership in the areas of nativity and among immigrants, by citizenship and legal status. Latinos are disaggregated into four distinct groups: the U.S. born, naturalized citizen immigrants, non-citizen immigrants authorized to be in the country, and unauthorized non-citizen immigrants. The analyses include an extensive set of individual, family, and neighborhood characteristics shown in previous work to be linked with homeownership, including lesser-studied variables such as having a bank account. Additional analyses limited to immigrants examine variation by citizenship and legal status, controlling for diverse indicators of immigrant incorporation and origin-country attachment. The multivariate analyses examine the presence of baseline and residual differences among these four groups of Latinos. For example, the analyses will identify whether there are residual differences in homeownership for *all* non-citizen immigrants –authorized and unauthorized– relative to naturalized citizens and the U.S. born or whether residual gaps in homeownership exist only for unauthorized non-citizens relative to all other groups. Data for these analyses come from the Los Angeles Family and Neighborhood Survey (L.A.FANS) administered between 2000 and 2002 in Los Angeles County, the county with the largest total population (Mackun and Wilson, 2011) and largest unauthorized immigrant population in the United States (Fortuny et al., 2007).

U.S. Latinos are a diverse population expected to comprise 30% of the total U.S. population by 2060 (U.S. Census Bureau, 2012). About 65% of Latinos are U.S. born, the remainder are born in Mexico, Central America, and other countries in Latin America (Brown and Patten, 2014). The majority of legal permanent residents and unauthorized immigrants in the United States are estimated to be from Mexico (Gonzalez-Barrera et al., 2013). The connection of homeownership with diverse child and adult outcomes cited earlier are particularly consequential for Latinos, a young population with large proportions who are children or adults in prime childbearing years (Brown and Patten, 2014). Equity in owned housing is the single largest component of wealth for U.S. Latinos (Hao, 2007; Taylor et al., 2011), a group with a small fraction of the wealth of Non-Hispanic Whites (Kochhar, 2004; Taylor et al., 2011; McKernan et al., 2013). Clearly, Latino homeownership has widespread implications for this young, growing population and the country as a whole.

This research contributes to multiple strands of scholarship. The locational attainment literature focuses on the process by which individual and household characteristics are converted into neighborhood and housing outcomes (e.g., Alba and Logan, 1992; Logan et al., 1996). The current study has implications for two prominent theoretical perspectives of locational attainment. The first theory, spatial assimilation, stresses the connection between socioeconomic mobility and residential mobility (Massey, 1985; Alba and Nee, 1997, 2003). Results showing that initial differences in homeownership among Latinos by nativity, citizenship, and legal status are eliminated by controlling for variation in socioeconomic, immigrant and other background characteristics would be consistent with this perspective. A second theory, place stratification, maintains that structural factors influence the locational attainment of some groups. Research using this approach typically considers structural constraints related to race/ethnicity and nativity (e.g., Alba and Logan, 1992; Charles, 2006; Rosenbaum and Friedman, 2007). However, more recent work considers immigrants' legal status as posing structural restrictions on the residential attainment of unauthorized immigrants (e.g., Cort, 2011; Hall and Greenman, 2013; McConnell, 2015). Results indicating unexplained persistent disparities in homeownership only for unauthorized non-citizen immigrants relative to

<sup>1</sup> Legal status is treated here as an individual-level characteristic with two finite options for non-citizen immigrants: authorized or unauthorized, which does not address the complicated, transitory, and socially constructed features of immigrant legality, nor the actions of the U.S. state in creating legality or illegality (e.g., De Genova, 2004; Menjivar, 2011; Menjivar and Abrego, 2012; Menjivar and Kanstroom, 2014).

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