Age at Arrival and Immigrants' Housing Outcomes: Evidence from the UK

Olayiwola Oladiran
University of Sheffield

Carolin Schmidt
University of Cambridge

Adesola Sunmoni
University of Reading

[August 2022]

Abstract

We study the role of age at arrival for immigrants' housing outcomes using a dataset representative of the population resident in the UK in 2014-2016. Age at arrival has previously been found to play a significant role in immigrants' life outcomes. Unlike most prior studies, our data contain immigrants of all ages at arrival and the full range of countries of birth. Consistent with the literature, we find no significant difference between immigrants of all age groups under 18 when it comes to owning a home in later life, controlling for other factors. However, immigrants exhibit a significantly lower probability of being homeowners the later they enter the country, and this pattern holds for most regions of birth. Yet, housing and neighbourhood quality are mostly not affected by age at arrival. We also find that late-arrival immigrants are generally much less likely to be homeowners than Brits, while non-UK, Western European immigrants fare as well as their UK-born counterparts. The age-at-arrival-based homeownership gap disappears when we compare first-generation immigrants with second-generation immigrants, whom we deem to be a better comparison group from a cultural perspective. Cultural channels such as the immigrant's proficiency in the language of the host country explain this gap. Lastly, immigrants rely less on housing welfare than natives, and later arrivals less than earlier ones.

We thank participants and discussants at the RSAI-BIS's Early Career Colloquium 2021, Scottish Economic Society 2022 and AREUEA International in Dublin 2022. Carolin Schmidt is a Cambridge University Land Society Fellow and a Junior Research Associate at ZEW Mannheim.

Keywords: Homeownership; immigration; age at arrival
JEL codes: J15, O18, R21, D15

1. Introduction

There is a plethora of research and associated debates on the adaptation and acculturation of immigrants in their destination countries of residence, and how these affect their life outcomes. A reasonable proportion of this research and debates relate to the housing patterns of immigrants, typically linking their housing choices and outcomes to current age (Painter et al., 2001), socio-economic and demographic characteristics (Gyourko et al., 1999; Wu et al., 2018), and socio-cultural (Marcén and Morales, 2018; Huber and Schmidt, 2022), ethnic, and racial disparities (Coulson, 1999; Painter et al. 2001; Borjas, 2002; Zorlu et al., 2014). What is commonly found is that immigrants are much less likely to own their homes than natives (e.g. Borjas, 2002).

But also, the immigrants' age at arrival in their host country has been shown to be an important determinant of later socioeconomic outcomes, yet its application to the housing market has been scarce. We contribute to this rather small literature by analysing a representative dataset of the population resident in the United Kingdom in 2014-2016 to study how age at arrival is linked to immigrants' housing outcomes: the choice between owning and renting on the one hand and between renting in the private and social-housing market on the other hand. The UK has a long history as an immigration country and is therefore an excellent lab to study these kinds of questions.

The vast majority of immigrants' housing tenure studies account for the lifecycle position by introducing an age variable; however, the scope of the lifecycle application is often limited: age at arrival in the host country has significant effects on e.g. educational and occupational attainments and income potential of immigrants (Rumbaut, 2004; Myers et al., 2009; Stiefel et al., 2010; Guven and Islam, 2015). The contribution of Rumbaut (2004) is particularly useful in conceptualising the mechanism through which immigrants' lifecycle position at migration can affect their socio-economic outcomes, and by extension, their housing outcomes. While traditionally, immigrants were categorised based on generations (i.e. first- or second-generation immigrants, etc.), Rumbaut introduced a system that further subdivides first-generation immigrants based on their age at arrival. He and other scholars find that adult attainments of immigrants that migrated early in their lifecycle were higher than those who migrated later, and adult attainments deteriorated significantly for people that

migrated later in their lifecycle. This effect is largely driven by early arrivals' (near) perfect acculturation and language proficiency (e.g. Stevens, 1999; Chiswick and DebBurman, 2004).

The application of age at arrival to housing markets is not completely new. Myers et al. (2009), for instance, find that Mexican immigrants who arrived in the US as teenagers are just as likely to eventually own their homes as immigrants that arrived as kids. Mendez (2009) finds that the interaction between age at arrival and immigrants' self-identification as a visible minority matter for their tenure outcomes. Other studies look at a combination of current age or age at arrival and length of stay in the host country (e.g. Kim and Boyd, 2009; Cahill and Franklin, 2013). Oladiran et al. (2019) provides evidence that the migration lifecycle stage of immigrants is a key indicator of their homeownership prospects; the study however fails to consider the heterogeneity associated with the lifecycle stage at arrival. A proper examination of the link between age at arrival and outcomes in the social-housing market is also missing from the literature.

We use a representative household dataset of the UK and make use of the whole range of age groups to study immigrants who arrived in the UK aged 0-5, 6-12, 13-17, 18-34, 35-54, and 55+. In addition, the special license version of our dataset allows us to observe every immigrant's country of birth. We first look at the choice between owning and renting one's home. Our findings confirm earlier literature that shows that immigrants arriving as kids fare similarly well in socio-economic outcomes than otherwise comparable native-born household heads. However, this changes drastically when we look at adults: the later in life an adult migrates, the lower their homeownership probability, with an adjusted homeownership gap of 44 percent for the oldest arrivals.

We dig deeper into differential effects of age at arrival by world region and find that late-arrival immigrants of most world regions are at a significant disadvantage when it comes to being a homeowner in the UK, even when we control for the usual socio-demographic and economic determinants. The worst-off age-at-arrival group, those 55+ when they come to the UK, is up to 70% less likely to own their homes than natives. This is not only statistically but also economically sizeable. Immigrants from non-UK Western Europe are most similar to those born in the UK.

Then, we compare first-generation to second-generation immigrants (UK-born respondents who have at least one immigrant parent) to see what role culture plays in immigrants' housing outcomes. We first use all second-generation immigrants as a comparison group. Like before, immigrants who moved to the UK as children have the same homeownership prospects as their second-generation counterparts. However, even though we believe that first- and second-generation immigrants are more likely to share similar cultural beliefs and values, we still observe that immigrants coming as adults have less

favourable housing outcomes. That disadvantage is of about the same magnitude as for the comparison group of all UK-born individuals.

Because we want to find a comparison group that we hope to be even more similar to first-generation immigrants, we then filter by world region of birth. For Western Europe, we have a sample size that allows us to compare first-generation immigrants with second-generation immigrants with parental roots in non-UK Western Europe. When we look at this very narrowly specified sample, most age-at-arrival coefficients turn insignificant. This leads us to the conclusion that the gap in homeownership outcomes is likely driven by cultural factors. When we enter the immigrant's English-speaking ability into our main regressions comprising all immigrants, the gap disappears completely. Citizenship of, or one's intention to stay in, the host country do not play a big role even though one could conjecture that immigrants who do not feel a very strong attachment to their host country may decide not to buy a home (Kim and Boyd, 2009; Owusu, 1998).

We then study if immigrants' housing and neighbourhood conditions differ from those of natives, and whether later arrivals live in different conditions than early arrivals. There is an age-at-arrival effect for the number of bedrooms that immigrants' homes have, keeping household size and other individual and household characteristics constant. Yet, for none of the other housing and neighbourhood quality variables do we find the same striking age-at-arrival pattern that we documented for the immigrant's housing tenure, implying that age at arrival has a strong association with tenure outcomes but not quality outcomes.

Next, previous literature has mostly focussed on early arrivals, but our data show that most immigrants came to the UK as adults. We therefore hypothesise that migration reasons, particularly a desire to work in the UK, may predict later homeownership. This, however, is not the case; yet, the type of job that the immigrant actually performs is an important channel through which homeownership is achieved: the highest-skilled immigrants obtain significantly better housing outcomes than lower-skilled immigrants.

57 percent of immigrants in our sample are not homeowners but renters and hence, they make up a large group of households which deserve our attention. Moreover, from a policy perspective it might be particularly interesting to study if immigrants migrate because they hope to obtain social assistance. To do justice to both notions, we re-run our baseline regressions to test if immigrants' age at arrival correlates with receiving welfare benefits in the housing market. Not only do we find that later-stage arrivals are *less* likely to live in social housing than earlier arrivals; our results also show that immigrants are less likely to do so than natives. When we turn our focus to renters receiving housing benefits, we document that immigrants are just as likely to enjoy rent rebates or allowances as natives, and within the group of immigrants, age at arrival does not make a difference. In sum, our findings reveal

that immigrants in the UK do not enjoy more welfare benefits than anyone else, confirming earlier studies.

Our paper contributes to the literature in a number of ways. First, it combines the perspectives by Myers et al. (2009) and Borjas (2002): while the former explicitly take into consideration age-at-arrival effects, they only focus on Mexicans that migrated to the US as children or adolescents. The latter study controls for a multitude of countries of birth but ignores age-at-migration effects. Our setup, which provides us with both age at migration and country of birth, allows for a joint analysis of the underlying effects. Our study therefore also goes beyond Cahill and Franklin (2013), who look at a single geographical destination area to analyse how homeownership varies depending on the length of time spent in the country. We build on these studies by using data representative of the overall population as well as the subset of immigrants residing in the UK at the time of the survey, making use of the full range of geographies and age at arrival. Our dataset thus also allows us to use a finer grid than e.g. Kim and Boyd (2009), who observe two relatively large age-at-arrival groups (under 13 and 13+).

Second, we contrast age-at-arrival effects of first-generation immigrants against second-generation immigrants who have at least one immigrant parent and therefore, also contribute to the literature on the importance of culture for socio-economic outcomes and intergenerational transmission of culture (e.g. Furtado et al., 2013; Marcén and Morales, 2018; Marcén et al., 2018).

Third, most previous research has focussed on immigrants coming to their host country as children. However, the majority of immigrants enter the UK as adults, mainly for economic reasons. This age group has not yet been studied in detail, and our study addresses that gap.

Lastly, our results on renters contribute to the literatures on the welfare magnet hypothesis in general (e.g. Borjas and Hilton, 1996; Barrett and Maître, 2013; Giulietti, 2014; Verdugo, 2016; Agersnap et al., 2020; Ferwerda et al., 2022) and social housing in particular (e.g., Fougère et al., 2013; Verdugo, 2016; Li and Tang, 2018). While the latter literature is surprisingly small, the former is much more developed. And even though from a theoretical perspective one would expect the welfare magnet hypothesis to be true, empirical studies have found mixed evidence. To the best of our knowledge, we are the first to contribute to this literature by studying the link between immigration and social housing with a specific focus on age at arrival.

Our findings have important implications. This study sheds more light on the intersection between housing markets, populations and demographic heterogeneity; particularly the influence that different generations of immigrants may potentially have on the housing market. Researchers and policymakers are continually paying attention to trends in

migration rates, household formation, homeownership, mobility, locational choices, welfare systems and affordability, particularly the links between these key issues.

Moreover, tenure and housing quality outcomes have implications for household welfare, and are therefore also relevant for policymakers. Evidence abound that housing markets and migrant choices affect labour market growth, inequality, transmission of economic shocks across geographies and the stability of the financial system; with implications for housing demand, rents, house prices and infrastructure. Thus, having a clear understanding of how the fundamental characteristics of immigrants (albeit historic) can affect their housing outcome can aid researchers and policymakers to better understand how migrant generations can alter housing market trends and patterns through their heterogeneous housing choices. The findings in this paper are therefore valuable for social cohesion and integration, as well as local and regional expenditure, planning, forecasting, and economic development.

The remainder of this paper is structured as follows. In the next section, we describe our data and methods. Then, we devote the majority of this paper to studying the relationships between housing outcomes and age at arrival: We examine how the reasons why immigrants came to the UK and the role of job type relate to their tenure outcomes, explore the heterogeneity of age-of-arrival effects by world region of birth, the role of culture, inheritances, and the share of immigrants in one's region, differences in housing and neighbourhood quality, and finally, the relationship between age at arrival and the use of housing welfare. The last section concludes.

2. Methods and data

2.1 Methods

We model immigrants' housing tenure outcomes as a function of age at arrival and a vector of individual and household covariates. The main outcomes are a binary response variable which equals 1 if household head i owns their home and zero otherwise, and another variable which equals 1 if the household head lives in a home rented from a local authority or housing association ("social housing"). Binary response models can be estimated using an Ordinary Least Squares (OLS) estimator in case of Linear Probability Models (LPM) or Maximum Likelihood Estimators in the case of Probit or Logit models. The Probit and Logit model are essentially the same except that the error term in the Probit model is assumed to be normally distributed and that of the Logit model is assumed to have a logistic distribution.

We opt for estimating LPMs using OLS because it makes fewer assumptions about the structure of error terms. As we restrict our analyses to different subsamples throughout the paper, our sample size shrinks significantly in a few cases, which might impair the conversion of odds ratios to marginal effects following a Probit regression. We hence decide

to use a consistent method throughout the paper to facilitate comparison across the different models. Lastly, Angrist and Pischke (2009), for instance, argue that LPM and nonlinear models such as Probit or Logit often lead to very similar estimates.

Formally, we estimate the following models:

$$\Pr(\text{own}_\text{i} = 1) = f(\text{AAA}_\text{i}, \boldsymbol{X_i})$$
$$\Pr(\text{socialhousing}_\text{i} = 1) = f(\text{AAA}_\text{i}, \boldsymbol{X_i})$$

where Pr(own$_i$) and Pr(socialhousing$_i$) denote the likelihood that the immigrant owns their home or that they rent their home from the social-housing market, respectively. AAA_i is the key explanatory variable and represents the age of the migrant when they arrived in the UK, expressed as age groups. X_i is a vector of individual and household characteristics that can affect an immigrant's housing tenure.

In our main regressions of the probability of being a homeowner, we include a number of variables: age at arrival, age at interview, gender, the UK region of residence, world region of birth, marital status, household income, household size, race, employment status and educational attainments. All these variables enter the regression as binary or categorical variables to model potential non-linearities. Throughout the empirical part of the paper, we flexibly control for other variables such as cultural or job-related factors, where appropriate. For instance, when examining migration patterns within certain age-at-arrival groups, we make use of appropriate additional variables, such as job type and the reason(s) for migration, the latter of which is asked of those who immigrated aged 16 and older. While we would like to be able to control for certain predictors of homeownership[2] such as parental wealth (e.g. Bond and Eriksen, 2021), this variable, or an adequate proxy for it, are not available in our dataset. Variable definitions and summary statistics are reported in Tables A1 and A2, respectively.

To make the raw data representative, we apply the corresponding weights and use methods to handle the complex design of the survey data. That means that that our standard errors are robust and our estimates are representative of all residents in the UK in wave 6, including immigrants.

[2] *Understanding Society* collects variables which vary less over time at more irregular intervals. This is the case for wealth and debt variables, which are collected in wave 8 but not wave 6. While wealth and debt are important predictors of homeownership theoretically, their inclusion in regressions that contain occupation and income controls can be problematic empirically (Angrist and Pischke, 2009). Nevertheless, in unreported regressions, we re-ran our main analyses with wave-8 data which allowed us to additionally control for these variables. Our results confirmed that even if we include these "bad controls", the coefficients of our main variables of interest remained unchanged.

2.2 Data and descriptive statistics

To analyse the link between immigrants' age at arrival and their housing outcomes, we need a dataset that captures immigrants' housing tenure as well as socio-economic, demographic, locational and other key migration-related factors. *Understanding Society,* the UK Household Longitudinal Study (UKHLS), contains the required data and is therefore used in this study. This is the most comprehensive longitudinal survey that captures immigrants' individual and household features in the UK.

The survey follows a sample of 40,000 UK households over ten waves (as of 2021), covering the period 2009 to 2019. It oversamples certain subpopulations such as ethnic minorities or immigrants in order to allow for more precise estimates within these groups. As a result, the household dataset does not contain the same proportions of these subpopulations as the general population. Moreover, stratified and clustered sampling has been employed to make the data collection more efficient both with respect to time and cost. These features imply that we have to make certain adjustments to ensure representativeness and the correct calculation of standard errors. To do so, we use the appropriate weights and account for the complex survey design in our regressions. Throughout the paper, we analyse different subpopulations in greater detail. We use only that subsample for the calculation of the coefficient but include the remaining data in the calculation of the standard errors (West et al., 2008).

We use data from wave 6, since that wave contains an immigrant and ethnic minority boost (IEMB) sample comprising about 2,900 newly sampled households where at least one individual is an immigrant[3]. This improves the representation of immigrants and ethnic minorities, thus enhancing the quality of the data available for immigration-related research. The dataset is a representative sample of immigrants living in the UK at the time of interview (2014-2016). It contains both recent immigrants as well as those that, when the survey was conducted, had been in the country already for longer: the years of immigration in our wave-6 dataset span an entire century, with the earliest year of migration to the UK being 1913 and the latest 2015.

Figure 1 gives an overview of the distribution of age-at-arrival groups, which we constructed following Rumbaut (2004), by year of migration to the UK. From the 1960's and 1970's onward, a growing minority of immigrants were mid-aged or above 54. After WWII, more and more of the immigrants surveyed entered the UK as young adults while before, those surveyed were mostly children when they entered the country. This figure should be interpreted with caution though: the proportions in the early 20th century would look very different if the children's parents had been surveyed too, yet by the time when the survey was

[3] See McFall, Nandi and Platt (2020) for more information.

conducted they had already passed. Likewise, the proportion of those having entered the country as children appears to be low in the past 20 years, but those immigrants are still too young to be contacted for the survey let alone to head their own household. Quite naturally, too, the number of observations is low for earlier years and estimates become less reliable.

[Insert Figure 1 here]

Immigrants coming to the UK as young children e.g. in the 1950's are different from those that entered e.g. at the end of the century as the former have had more time to become a homeowner. It is therefore necessary to control not only for age at migration but also for current age, which jointly implicitly account for the time spent in the UK. To better complement the existing literature on the topic, we will put more emphasis on those immigrants that came to the UK as adults, i.e., who are most likely to have made this decision on their own, unlike the young immigrants that Myers et al. (2009) studied. Hence, we will use a question that collects the reason(s) for which the immigrant moved to the UK, which broadly collects answers covering economic, political, family and other reasons.

Our research question requires us to know if a person is UK-born or an immigrant and, for the latter case, at what lifecycle stage they migrated to the UK. Like Marcén and Morales (2018), we look at immigrant household heads only. More precisely, our sample consists of first-generation immigrants, i.e. those residents that were born outside of the UK, who were identified by the household members as the person who is the owner or renter of the household's accommodation. We subsequently calculate their age at migration to the UK using the year of immigration and the immigrant's year of birth. This variable is subsequently transformed to six age categories that capture the immigrant's position in the lifecycle at migration, consistent with Rumbaut (2004). In wave 6, this sample consists of around 3,400 household heads. Because we control for current age in addition to age at migration in the cross section, the length of time spent in the UK is implicitly accounted for and is thus not used as a separate control variable (see also Myers et al., 2009).

To further adjust for effects that vary by country of origin, we also control for the nativity of our immigrant households. The country-of-birth variable captures a total of 150 non-UK countries, where the five largest immigrant groups are from India (10.5 percent), Poland (7.4 percent), the Republic of Ireland (5.6 percent), Germany (4.9 percent) and Pakistan (4.6 percent), together representing a third of immigrants in our sample. While the full list of countries exceeds the range of geographies studied in the literature to date, estimating one coefficient per country is not feasible. Therefore, we group the countries into world regions. Figure 2 depicts the respective proportions. About one fifth of all immigrants come from (non-UK) Western Europe, South Asia and Sub-Saharan Africa each.

[Insert Figure 2 here]

Figure 3 shows age at arrival by world region of birth. Most North American immigrants were either very young or middle-aged when they came to the UK. There are still a number of military bases in the UK that are run by US forces, hence US immigrants could mainly be military members stationed in the UK or those that came to the UK as young kids with their serving parents. By contrast, the vast majority, namely three quarters, of all Eastern European immigrants arrived in the UK aged 18-34. The UK's National Health Service, for instance, heavily depends on staff from e.g. Poland, which could partly explain this age-at-arrival pattern. Older immigrants are scarce among the total immigrant population and mostly come from Sub-Saharan Africa and Asia.

[Insert Figure 3 here]

We also control for age at interview to account for the typical lifecycle of a household. To approximate the hump-shaped relationship between age and homeownership and allow for some flexibility in this pattern, we construct a categorical age-group variable. Figure 4 graphs the joint distribution of age at interview in wave 6 and age at arrival in the UK. Irrespective of the current age group, most immigrants entered the UK at prime age.

[Insert Figure 4 here]

3. Empirical results

3.1 The link between age at arrival and homeownership

The following regressions are based on a first-generation, immigrants-only sample, to study the effect of age at arrival in the UK on the immigrant's homeownership probability. Table 1 reports estimates of models where we regress a homeownership dummy on several individual and household characteristics. We will report the full set of coefficients but focus on the interpretation of a few variables only.

In column 1, we present a regression of homeownership on our key explanatory variable, age at arrival. This column establishes the baseline for our paper. The youngest age group (those who came to the UK aged 0 to 5 years old) serves as the reference category. As expected, people who entered the UK at later stages in their life have a lower probability of being homeowners than those who are likely to be fully assimilated (e.g. Myers et al., 2009, or Marcén and Morales, 2018). The coefficients for the age groups 6-12 and 13-17 are significant and negative too, but only at the 5 and 10 percent level, again indicating that early-

arrival immigrants have assimilated to their host country more than adult immigrants. For the latter, the coefficients for the different age groups are increasing in magnitude with a negative sign: their homeownership probabilities are 32, 36 and 43 percent lower than those of immigrants who came aged 0-5.

The probability to own a home is also a function of one's current position in the lifecycle (Flavin and Yamashita, 2011), with people getting married or starting families usually being more likely to transition from renting to owning, and older households often deciding to rent a smaller home when the household size shrinks. Also, location matters: homeownership may be harder to achieve when one settles in an expensive region such as London or the East of England. Likewise, coming from a poorer country relative to the UK may make it harder to bring up the funds for a down-payment. We therefore introduce the immigrant's age at interview and location dummies for both regions – the region of residence and the world region of birth – to control for these effects.

Column 2 shows the results of this regression. As expected, as people's current age increases, the likelihood of owner-occupying their home increases. The magnitude of the coefficients continues to increase as the household approaches retirement age and decreases for the age group 85+. Notably, introducing age groups and location dummies changes the age-at-arrival coefficients: while people having immigrated to the UK aged as children and adolescents are just as likely to own their homes as those who came to the country earlier, the negative effects persist for those who immigrated as adults. The coefficient for those aged 18-34 at arrival falls by half, from -32 to -17 percent, while the other two coefficients decrease to a lesser extent. When we look at our regional controls, homeownership is generally higher in most regions compared to London, and it is lower for Eastern Europeans, immigrants from the Middle East, Northern, and Sub-Saharan Africa, and from Latin America and the Caribbean, compared to the non-UK, Western European reference group.

Other individual factors such as gender, employment and educational attainments or one's race are also correlated with one's housing outcomes and potentially with immigrants' age at arrival. We introduce these coefficients into our regression in column 3. Adding these factors decreases the age-at-arrival coefficients of those that migrated between 18 and 54 years of age by about a quarter, and the coefficient of the oldest age group by about 15 percent, compared to column 2. Only Eastern Europeans have a significantly lower homeownership probability than those from non-UK Western Europe when we control for individual characteristics.

Lastly, in column 4 we add the household's income, its marital status and its size, which are known to be important determinants of homeownership. Unless specified otherwise, this is the full set of control variables that we will use throughout the paper. From these newly added variables, only household size does not make a difference for the household's housing

outcome. This could to some extent be explained by immigrants' higher likelihood of living in more crowded homes (Myers et al., 2009). The additional factors affect our age-at-arrival coefficients only slightly, leaving the qualitative results unchanged.

[Insert Table 1 here]

3.2 The role of economic migration reasons and job type

The literature on age-at-arrival effects has focussed on immigrants that came to their host countries as children. However, our descriptive statistics have shown that most immigrants are aged 18-54 when they came to the UK, leading us to study later-stage arrivals in greater detail. In wave 6, *Understanding Society* asks participants who were aged 16 or older at immigration for their reasons for migrating to the UK. We include only those that were at least 18 years of age. The answer categories for this multiple-choice question can be largely summarised as economic, educational, political, family and other reasons. The vast majority (72 percent) of household heads mention that they came to the UK for job reasons.

We first study, for those aged 18-54 at arrival, if the reason for migrating to the UK can predict later homeownership, and second, if job type is a channel through which they realise housing outcomes. We cannot rule out endogeneity, i.e. because the immigrant may decide to migrate to the UK at a certain stage in their life because of more favourable homeownership prospects, which is why the following results should not be interpreted causally.

Table 2 reports the results, which are based on a sample containing immigrants who arrived aged 18-54. Column 1 documents the regression where we control for the reasons for migration, whereas column 2 reports coefficients for a regression in which we introduced the job-type variable instead. We control for the same set of wave-6 variables as before.

[Insert Table 2 here]

Column 1 of Table 2 reports the coefficients of the regression of homeownership on the migration reasons mentioned by those aged 18-54 at migration. We also include our full battery of control variables but don't report the coefficients in the interest of space. None of the reasons mentioned is significantly correlated with the immigrant's housing tenure outcomes at the time of the interview, not even in an unreported regression where we omit all control variables. In the second column, we replace the reasons-for-migration variable with a job-type variable whose reference category is "unemployed". It is obvious that the more skilled the immigrant is, the more likely they are to be a homeowner. This variable is significant even though we control for household income and having a degree, among others, in the same regression. In summary, even though the reasons for which the migrant came to the UK –

most notably economic reasons – do not predict their tenure outcome, "hard" economic factors such as the immigrant's job type do.

3.3 The role of culture

3.3.1 British and parental culture

We now compare homeownership probabilities of immigrants with those of otherwise identical, UK-born individuals. First, we estimate the immigrant homeownership gap by using the whole sample and running a regression on an immigrant dummy and most of our usual controls (using the employment dummy instead of the job-type variable): we exclude age at arrival because it does not exist for UK-born individuals, and world region of birth. Column 1 of Table 3 shows that immigrants are 11 percent less likely to be homeowners than household heads born in the UK who have the same individual and household background.

[Insert Table 3 here]

Second, we construct an alternative age-at-arrival variable in which we include those born in the UK, whose hypothetical age at arrival in the UK (zero) becomes the new reference category. We then create categories for immigrants as before. The categories of this new variable are thus "Born in the UK" (reference category), "Immigrated aged 0-5", "Immigrated aged 6-12" etc. The coefficients on immigrants' age-at-arrival groups then tell us how much less likely it is for a person that immigrated at a certain age to be a homeowner relative to an otherwise identical person who was born in the UK.

Column 2 of Table 3 summarises the results of this regression. Household heads that came to the UK before the age of 18 are as likely to own their home as otherwise identical people who were born in the UK. This is not surprising since, as we discussed earlier, immigrants growing up in their host country are more similar to second-generation immigrants, i.e., people who were born in that country to immigrant parents. For instance, Myers et al. (2009), who analyse the tenure outcomes of Mexicans who came to the US as children, confirm the pattern that we observe for the same age groups. Only the dummy for the age group 0-5 is marginally significant (p = 9.6%) and positive. Our regression further shows that the later the immigrant enters the country as an adult, the lower the likelihood of being a homeowner compared to otherwise identical UK-born individuals. In the most extreme case, those who immigrate to the UK aged 55+ are 38 percent less likely to own their homes than native Brits.

In the previous step, we have established that immigrants are at a disadvantage when it comes to owning their home in the UK. However, this may mask heterogeneity between world regions. For immigrants from certain regions of birth, it may be harder or easier to

become homeowners in the UK than for native Brits. Cahill and Franklin (2013), for instance, show that Mexicans are less likely to own their homes than native US Americans. We therefore take a closer look at subpopulations and separately compare them to those born in the UK. For every world region, we run a regression with all control variables, comparing immigrants from that world region to native Brits, using the same hypothetical age-at-arrival variable as previously.

Figure 5 plots the coefficients corresponding to immigrants' age-at-arrival groups and their 95 percent confidence intervals. For all world regions of birth (except East Asia and the 6-12 aged group for Latin American and Caribbean immigrants), the coefficients on the age groups below 18 are insignificant at the 5 percent level. This could be attributed to very young first-generation immigrants being more similar to second-generation immigrants than to other first-generation immigrants that arrive as adults (e.g. Myers et al., 2009). From all world regions, non-UK Western Europeans are most similar to those born in the UK in that their age at arrival to the UK does not distinguish them in any way from Brits in terms of their housing tenure outcomes, everything else constant. For increasing adult age, immigrants of all other regions tend to be more disadvantaged, and most of the oldest age groups reveal a significantly lower ownership probability than native Brits, with very tight confidence intervals for a few regions. South-East Asia and Pacific is the only world region of birth which has a significantly positive coefficient for those aged 55 and older: these immigrants are more than 30 percent more likely to own their homes than those born in the UK, adjusted for factors such as income, region of residence, household size, etc. A closer look at this particular sub-group reveals a very small sample size and all individuals in that subsample happen to own their homes. Unfortunately, the small sample size of that subpopulation inhibits further analysis of potential reasons for, and mechanisms underlying, these results. The findings relating to this age group should therefore be taken with a pinch of salt.

[Insert Figure 5 here]

Finally, parental culture has been identified as an important determinant of socio-economic outcomes (e.g. Furtado et al., 2013; Marcén et al., 2018). Particularly, Marcén and Morales (2018) and Huber and Schmidt (2022) analyse the effect of culture on homeownership, studying first- and second-generation immigrants to the US. They find that their cultural proxies, which are homeownership rates in the immigrant's or the immigrant's father's country of origin, reliably predict the housing outcome of that person. While we do not control for (parental) homeownership in other countries, we can at least take into account the parents' nativity.

A fraction of native Brits in our sample are second-generation immigrants, i.e. while they were born in the UK, one or both of their parents are themselves immigrants. One could argue that people descending from at least one immigrant parent should be a better comparison group for first-generation immigrants as they may be more likely to share the same culture. Our hypothesis is therefore that age-at-arrival effects of newcomers (i.e., first-generation immigrants) could be somewhat mitigated when compared to second-generation immigrants. Ideally, we would compare first-generation immigrants from a given country with second-generation immigrants who have at least one parent from that very same country. However, to have a sufficiently large sample size, we have to pool all second-generation immigrants either in one single group or, at best, by parental world region of birth.

We therefore now compare first-generation to second-generation immigrants, and we further distinguish those second-generation immigrants based on whether their mothers (column 3, "maternal second-generation immigrants") or their fathers (column 4, "paternal second-generation immigrants") were born abroad.[4] The results of these two regressions show that immigrants and UK-born individuals who have at least one immigrant parent are still significantly different from each other: first-generation immigrants arriving at later stages in their adult lives have virtually the same disadvantage compared to otherwise similar second-generation immigrants as compared to the whole group of native Brits examined in column 2; for those arriving aged 55 or older the negative effect is even more pronounced. This could mean that first- and second-generation immigrants with roots in the same world region do not share a strong cultural background that determines their prospects of becoming homeowners.

Therefore, to come up with a comparison group that is culturally more similar to first-generation immigrants, we analyse the similarity of immigrants from Western Europe and native Brits who have a maternal (column 5) or paternal (column 6) non-UK Western European background. Here, we want to examine if first-generation immigrants from Western Europe and native Brits with parental roots in a non-UK Western European country differ in terms of their homeownership achievements. Since the UK is itself part of Western Europe, the differences between these two groups should not be too large, which is why we rather view these two last regressions as placebo tests.

Columns 5 and 6 largely support our hypothesis, with a few exceptions where we obtain significant coefficients for the age group 18-34 in column 5 (marginally significantly negative) and the age group 13-17 in column 6 (positive), in addition to the recurring, positive coefficient on the age group 0-5 for in column 6.

[4] There seems to be no real consensus in the economic literature as to whether the mother or the father matters more for the intergenerational transmission of culture, which is why we estimate both models. Note that there may be substantial overlap in the two samples as it could well be that both parents are immigrants.

3.3.2 Language, citizenship and attachment to the host country

We now return to our initial immigrant-only sample. Our previous comparisons with second-generation immigrants from the same world region of birth have revealed that homeownership disadvantage of immigrants who arrived in the UK as adults disappears when we select a control group that is more similar from a cultural perspective. These findings imply that the negative age-at-arrival coefficients in the immigrant-only sample might be driven by cultural factors.

To test this, we conduct a number of additional checks involving cultural proxies: we control whether immigrants have difficulty speaking day-to-day English or reading English, if the they have UK citizenship and if they intend to stay in the UK, the latter of which is asked only of those who arrived in the UK aged 16 and older. These variables are either relevant if an individual wants to apply for a mortgage or an indication of attachment to the host country. We introduce these proxies in our main regression one-by-one. If cultural adaptation is a channel through which immigrants can pave their way to homeownership, then the adult age-at-arrival groups should be just as likely to own their homes as native Brits, everything else equal.

[Insert Table 4 here]

Table 4 reports our findings. When we adjust the homeownership gap for the household head's English-speaking ability in column 1, the coefficients on the adult age-at-arrival groups disappears. Moreover, this cultural proxy is itself highly predictive of homeownership and increases the chances that immigrants own their home by 7 percent. English-reading ability, by contrast, does not have the same effect: column 2 shows that this proxy does not raise immigrants' homeownership probability, however, it does proxy well for cultural adaptation as its inclusion renders all age-at-arrival coefficients insignificant.

The role of having UK citizenship and intending to stay in the UK are analysed in columns 3 and 4, respectively. Including those variables does not change our initial findings qualitatively, only the coefficient on the oldest age-at-arrival group in column 4 decreases by about one half and generally, the estimates are less significant. In essence, our findings show that speaking the language of their host country is a crucial factor for immigrants acquiring homeownership. This is not surprising as language has been found to be strongly associated with culture (e.g., Falk et al., 2018).

3.3.3 Differences in housing and neighbourhood quality

In this subsection, we take a look at households' living conditions. For instance, immigrants may live with larger families in multi-generation homes, which may imply crowding. Also, it is

possible that later arrivals end up in less desirable neighbourhoods than younger arrivals as they have less knowledge about local housing markets. We will therefore look at the relationship between our age-at-arrival variable and housing and neighbourhood quality. In particular, we analyse the number of bedrooms, whether the household has the means to keep the home in a decent state of repair or to provide a bedroom for each child over 10, whether the household has problems paying for housing, whether it feels that it belongs to the neighbourhood, whether it is exposed to pollution from traffic or industry, and whether vandalism and burglaries are common in the neighbourhood.

[Insert Table 5 here]

We report our findings in Table 5. Even though a few age-at-arrival coefficients are significant, we do not observe the same clear pattern that we documented in earlier regressions. The only outcome variable where we do see this is the number of bedrooms: the later an immigrant arrives in the UK, the fewer bedrooms their dwelling has, holding household size and other factors constant; however, the magnitudes are far smaller than in our tenure-choice regressions.[5] We conclude that even though homeownership is less attainable for immigrants the later in their lifecycle they migrate, their housing and neighbourhood quality are, for the most part, not affected.

3.4 Inheritances

Parental homeownership is a strong predictor of a child's homeownership prospects (e.g., Bond and Eriksen, 2021). Unfortunately, *Understanding Society* does not directly collect data on this; however, we know whether a home that a household owns outright is inherited. For the analyses in this subsection, we study how inheritances relate to age at arrival within the subset of owners.

We run regressions both for immigrants only and in a larger sample where we also include natives, hence using the alternative age-at-arrival variable. More specifically, for the first group we'd expect that those who migrated as children with their parents have a higher chance of inheriting a home in their host country than those who arrived as adults and whose parents most likely did not migrate with them. Moreover, immigrants of most (particularly adult) age groups should be less likely to inherit a home than natives. Our regressions do not reveal any significant age-at-arrival effect, neither for the subsample of immigrant homeowners nor for the full sample of owners.

[5] In unreported regressions, we further split each sample into owners and renters but do not obtain any obvious patterns, most likely due to low sample sizes.

3.5 Regional differences in the composition of the population

In this subsection, we study how the share of immigrants in the region where the immigrant household resides alters the age-at-arrival effect. We therefore interact our main variable of interest with the percentage of immigrants in the respective UK region. On the one hand, in regions where a lot of immigrants have settled, one could expect the negative relationship between (adult) age at arrival and homeownership to be less pronounced. On the other hand, we know from previous analyses that the effect only disappears when we select a control group for our first-generation immigrants that is very close from a cultural perspective. Hence, it is an empirical matter for which of the two hypotheses we find more evidence.

[Insert Table 6 here]

Table 6 reveals that the age-at-arrival effect does not depend on the share of immigrants in the population, hence confirming our second hypothesis. The negative effect of adult age at arrival on homeownership persists while the immigrant share itself does not have any significant relationship with immigrants' homeownership prospects. However, it should be noted that the coefficient on the age group 35-54 has become less significant, and the effect for those 55+ has become more pronounced compared to our baseline regression with all controls.

3.6 Renting and social assistance services

Natives often claim that immigrants come to their country because they are trying to benefit from social assistance services ("welfare magnet hypothesis"). We test this claim empirically by looking at the subsample of renters. If the above assertion was true, we would expect positive and significant coefficients on some or all of the adult age-at-arrival dummies, as an adult's migration decision might be determined by their wish to obtain social assistance.

First, we look at households that rent in the social-housing market. Vulnerable households in the UK can apply to live in rental homes from their council or local authority ("council housing"[6]) or from a housing association, all of which offer low-cost housing to eligible households (for further details, see Hilber and Schoeni (2021)). We pool both forms of social housing and generate a dependent variable which is one if the landlord is either of the aforementioned and zero otherwise. Eligibility generally depends on a number of factors, such as age and family status, which we can easily capture with our standard individual and

[6] England, Wales, Scotland and Northern Ireland use different names for their respective local authorities. In this paper, we call them "councils" for brevity.

household control variables. Crucially, immigrants can only go on the housing register if they meet immigration conditions, one of which implies that they must have been in the country for at least five years. We therefore restrict our sample to those who arrived at least five years before their interview.

We also use a dummy variable for households receiving housing benefit (a rent rebate or rent allowance) as the dependent variable. To obtain housing benefit, certain criteria must be fulfilled, which vary across the UK but generally refer to the renter's level of income, savings and investment. Yet, again, the inclusion of household wealth in this regression might be problematic given that we already control for income and occupation, which is why we abstain from controlling for these factors.

Six models are estimated in total: we use our original age-at-arrival variable to test the welfare magnet hypothesis in our sample of immigrants, and then we gather the whole UK-residents sample to estimate if immigrants are more likely to live in social housing than natives. Lastly, we employ our alternative age-at-arrival variable to compare immigrants arriving at different lifecycle stages to natives. The dependent variables are the indicators for living in social housing and obtaining housing benefits, respectively.

[Insert Table 7 here]

Table 7 summarises our results. We see in column 1 that adult arrivals are much less likely than young arrivals to live in a home rented in the social-housing market. The immigrant dummy in column 2 establishes that immigrants are overall less likely to live in social housing than natives, but the coefficient is only marginally significant. According to column 3, adult arrivals receive much less welfare, while young arrivals see very similar outcomes to the UK-born. We check the robustness of these results in unreported regressions: while formally, immigrants that have been in the country for at least five years are eligible to apply for social housing, it is very likely that they would be on a long wait list. If we restrict the sample to those who arrived at least ten years before their interview, our findings largely persist.

When we turn to housing benefits, we see a similar pattern in the adult age-at-arrival groups, although the coefficients are less significant or even insignificant in the case of those 55+. Column 5 shows that there is no immigrant gap in the receipt of housing benefits, which is confirmed by insignificant age-at-arrival coefficients compared to natives in the last column.

Taken together, these six regressions show that not only immigrants of all ages at arrival rely less on the social-housing market, adult arrivals even do so less than natives. When it comes to housing benefits, however, there is no difference between early and late arrivals or immigrants and natives overall.

This observational evidence leads us to reject the welfare magnet hypothesis, which prior literature has found mixed empirical evidence on: Ferwerda et al. (2022) study immigrants in Switzerland and find limited evidence for the welfare magnet hypothesis. In particular, they document that immigrants move to localities with better welfare systems to the same extent as Swiss citizens do. Similarly, Giulietti (2014) shows that immigrants do not receive more welfare than natives because of their immigration status per se but because they are more vulnerable on average, and therefore more likely to be eligible.

Our findings on receiving housing benefits fit in well with these studies. Those on living in social housing might look somewhat more surprising but confirm previous studies too: the negative coefficient on our immigrant dummy is only marginally significant in the sample where we restrict immigrants to those who have been in the country for at least five years, and it is even insignificant in the unreported regression where the boundary is ten years. When we take a closer look at the alternative age-at-arrival coefficients in column 3, we see that it is only adult arrivals who use less welfare in the form of social housing than natives while those who arrived as children live in social housing as much as the UK-born. Prior studies have shown that migrants often receive less welfare than natives (e.g., Barrett and Maître, 2013). This gap could be attributed to different cultural norms or discrimination (Guilietti, 2014).

Agersnap et al. (2020), by contrast, show in a quasi-experiment that when Denmark reduced welfare benefits for non-EU immigrants, inflows from non-EU countries decreased significantly. Borjas and Hilton (1996) show summary statistics that reveal that immigrants consume a disproportionate amount of welfare assistance in the US and that they have more welfare spells, which are longer on average than those of US nationals. Regression results show that age at arrival (which is measured as a continuous variable) has a positive relationship with using welfare; however, they don't specifically study participation in housing programmes in their regressions. Verdugo (2016) finds a strong causal relationship between the availability of public housing and immigrants' initial location choice.

4. Conclusion

We study whether immigrants entering the UK at different stages in their lifecycle have different housing outcomes. Age at arrival has been found to matter for many socio-economic outcomes (e.g. Myers et al., 2009) but only few papers study its relationship with housing outcomes in particular. Our paper reveals substantial heterogeneity across immigrants who arrived in the UK at different lifecycle stages. In particular, the later in life an immigrant moves to the UK, the less likely it is that they own their home. In the oldest age group, the likelihood of owning a home is about 33 percent lower than for immigrants who entered the country aged 0-5, adjusted for individual and household characteristics.

To extend the literature on age-at-arrival effects, which has mainly focussed on underage immigrants, we also study adult immigrants. An analysis of migration reasons reveals that coming to the country for economic reasons does not predict homeownership. However, "hard" factors such as the immigrants' job type are an important channel through which age at arrival may affect the immigrant's housing outcome.

Culture is known to be an important determinant of socio-economic outcomes, which is why we compare immigrants to different groups of UK-born individuals that are more likely to share common cultural values and beliefs. Only when we restrict our sample to first-generation immigrants from Western Europe and compare them to second-generation immigrants who have at least one parent from that region, the homeownership disadvantage disappears. This implies that the reasons why most immigrants have lower chances of owning their homes in their host country are cultural: once we select a control group that is culturally similar to the immigrant sample, age at arrival does not matter anymore. The degree of an immigrant's cultural adaptation could be proxied by whether the they can easily speak or read English of whether they have a strong attachment to, or citizenship of, their host country. When we control for the immigrant's English-speaking ability, the age-at-arrival effect disappears.

We also show that while there is an age-at-arrival effect for adult arrivals for homeownership outcomes, this pattern does not hold for indicators of housing and neighbourhood quality: adult arrivals are less likely to be homeowners, but when they are, they live in comparable homes and neighbourhoods than immigrants who arrived under the age of 18.

Lastly, we extend the literature on the welfare magnet hypothesis and, in particular, the small literature on the link between immigration and social housing. Contrary to what is often believed, we find evidence that immigrants do not extensively use welfare in the form of social housing or housing benefits; in fact, according to our findings, they use them less than natives on average, with adult immigrants being the ones who rely the least on them. This has important policy and social implications.

In general, differences in housing outcomes may be explained by a number of factors. Immigrants with roots in countries with lower (age-specific) homeownership levels, for instance, may not wish to become homeowners even in their host country (Marcén and Morales, 2018; Huber and Schmidt, 2022). Another explanation could be that social norms in the country of birth may influence the immigrant's willingness to take out a mortgage (Rodríguez-Planas, 2018). Institutional factors such as a missing credit history or discrimination may make getting access to mortgages more difficult for immigrants too. Finally, informational disadvantages about housing markets in the destination country may lead to different housing outcomes. Ha et al. (2021) have analysed this pattern for within-country moves over different distances.

Our study leaves a lot of potential for future research. For instance, duration analysis to study the adjustment process of immigrants, as in Kauppinen and Vilkama (2016), has not been employed in our paper. With such a method, one could estimate the speed at which immigrants who arrived at different stages in their lifecycle transition from renting into owning their home, which would improve our understanding of acculturation processes in the housing market. Also, we hope that our study inspires more research on the link between immigration and social housing.

Appendix

Table A1: Definition of variables

Variable	Definition
Own	1: home is owned, either outright or with a mortgage 0: else (rented from local authority, housing association or employer, rented private, other)
Male	1: male 0: female
Employed	1: employed 0: unemployed
Degree	1: the highest qualification is a degree or other higher degree 0: else
Age	< 25 years (reference category), 25-34 years, 35-44 years, 45-54 years, 55-64 years, 65-74 years, 75-84 years, 85+ years
Age at arrival	0-5 years (reference category), 6-12 years, 13-17 years, 18-34 years, 35-54 years, 55+ years
Alternative age at arrival	Born in the UK (reference category), 0-5 years, 6-12 years, 13-17 years, 18-34 years, 35-54 years, 55+ years
UK region	The household head's place of residence at the time of interview London (reference category), North West, Yorkshire and the Humber, East Midlands, West Midlands, East of England, North East, South East, South West, Wales, Scotland, Northern Ireland
World region of birth	Region in the world where the immigrant household head was born, based on their country of birth Western Europe (reference category), East Asia, Eastern Europe, Middle East and North Africa, South Asia, South-East Asia and Pacific, Sub-Saharan Africa, Latin America and the Caribbean, North America
Race	White (reference), Mixed White, Asian or Asian British, Black or Black British, Other or missing
Marital status	De-facto marital status of the household head Single and never married or never in a civil partnership ("single") (reference category); married, in a civil partnership, or living as a couple ("married"); separated but legally married or separated from civil partner ("separated"); divorced or a former civil partner ("divorced"); widowed or a surviving civil partner ("widowed")
Household income	£0-2,000 (reference category); £2,001-3,000; £3,001-4,000; £4,001-5,000; £5,000+

Household size	One person (reference category), two persons, three to four persons, more than four persons
Job type	Unemployed (reference category), routine, semi-routine, lower supervisory & technical, small employers & own account, intermediate, lower management & professional, higher professional, large employers & higher management
Job reasons	1: came for work (e.g. wanted to work and earn money; to do an internship) 0: reason not mentioned
Education reasons	1: came for education (e.g. to study or take language classes etc.) 0: reason not mentioned
Political reasons	1: came because did not feel safe in their country of birth 0: reason not mentioned
Family reasons	1: came to join a spouse/partner or family 0: reason not mentioned
Other reasons	1: came for other reasons 0: reason not mentioned
Can speak English without difficulty	1: yes 0: no
Can read English without difficulty	1: yes 0: no
UK citizenship	1: has UK citizenship 0: does not have UK citizenship
Intends to stay in the UK	1: yes 0: no
Bedrooms	The log of (number of bedrooms + 1)
Can't afford repairs	Household can't afford to keep the home in a decent state of repair 1: yes 0: no
Can't afford bedrooms	Household can't afford to provide each child over 10 of a different sex their own bedroom 1: yes 0: no
Problems paying for housing	Household was behind with rent/mortgage payments in the past twelve months 1: yes 0: no

Belongs to neighbourhood	Household feels that it belongs to the neighbourhood 1: yes 0: no
Pollution	Neighbourhood suffers from pollution from traffic or industry 1: yes 0: no
Vandalism	Vandalism is very/fairly common in the neighbourhood 1: yes 0: no
Burglaries	Burglaries are very/fairly common in the neighbourhood 1: yes 0: no
Inherited	Whether the home is inherited 1: yes 0: no
Share of immigrants	The proportion of immigrants in the total population of the region where the household lives
Social housing	Whether the landlord is a local authority or a housing association 1: yes 0: no
Housing benefit	Whether the household receives a rent rebate or allowance 1: yes 0: no

Table A2: Summary statistics

	All	Natives	Immigrants
Own	0.64	0.66	0.43
Male	0.55	0.54	0.59
Employed	0.54	0.53	0.65
Degree	0.36	0.35	0.44
Age at arrival			
0-5			0.12
6-12			0.09
13-17			0.06
18-34			0.57
35-54			0.15
55+			0.01
Age			
< 25	0.03	0.02	0.06
25-34	0.12	0.11	0.20
35-44	0.16	0.15	0.26
45-54	0.20	0.20	0.19
55-64	0.18	0.18	0.13
65-74	0.17	0.18	0.09
75-84	0.11	0.11	0.05
85+	0.04	0.04	0.01
UK region			
London	0.11	0.08	0.35
North West	0.11	0.12	0.07
Yorkshire and the Humber	0.09	0.09	0.07
East Midlands	0.08	0.08	0.05
West Midlands	0.09	0.09	0.07

East of England	0.10	0.10	0.09
North East	0.05	0.05	0.02
South East	0.14	0.14	0.12
South West	0.09	0.10	0.06
Wales	0.05	0.05	0.02
Scotland	0.09	0.09	0.06
Northern Ireland	0.03	0.03	0.03
World region of birth			
Western Europe			0.20
East Asia			0.04
Eastern Europe			0.15
Middle East and North Africa			0.06
South Asia			0.19
South-East Asia and Pacific			0.08
Sub-Saharan Africa			0.19
Latin America and the Caribbean			0.06
North America			0.04
Race			
White	0.93	0.98	0.49
Mixed White	0.01	0.01	0.04
Asian or Asian British	0.03	0.01	0.22
Black or Black British	0.03	0.01	0.19
Other or missing	0.01	0.01	0.05
Marital status			
Single	0.18	0.18	0.23
Married	0.57	0.56	0.60
Separate	0.02	0.02	0.03

Divorced	0.10	0.11	0.08
Widowed	0.12	0.13	0.06
Household income			
£0-2,000	0.38	0.38	0.33
£2,001-3,000	0.20	0.20	0.20
£3,001-4,000	0.14	0.14	0.15
£4,001-5,000	0.10	0.10	0.11
£5,001+	0.19	0.19	0.22
Household size			
One person	0.31	0.32	0.24
Two persons	0.33	0.34	0.23
Three to four persons	0.28	0.27	0.37
More than four persons	0.08	0.07	0.16
Job type			
Unemployed	0.46	0.48	0.36
Routine	0.05	0.04	0.07
Semi-routine	0.08	0.08	0.11
Lower supervisory & technical	*0.04*	0.04	0.04
Small employers & own account	*0.06*	0.06	0.07
Intermediate	0.06	0.06	0.06
Lower mmgt. & professional	0.16	0.16	0.16
Higher professional	0.05	0.05	0.09
Large employers & higher mmgt.	0.03	0.03	0.04
Migration reasons			
Job			0.72
Education			0.30

Political			0.07
Family			0.19
Other			0.14
Cultural proxies			
Can speak English w/o difficulty			0.88
Can read English w/o difficulty			0.84
UK citizenship			0.15
Intends to stay in the UK			0.60
Housing conditions			
Bedrooms	1.44	1.45	1.41
Can't afford repairs	0.16	0.16	0.16
Can't afford bedrooms	0.08	0.07	0.16
Problems paying for housing	0.14	0.13	0.19
Neighbourhood conditions			
Belongs to neighbourhood	0.67	0.67	0.70
Pollution	0.11	0.11	0.14
Vandalism	0.10	0.10	0.06
Burglaries	0.13	0.14	0.12
Inherited (if owner)	0.0018	0.0017	0.0025
Share of immigrants	0.17	0.16	0.27
Social assistance services			
Social housing	0.53	0.57	0.35
Housing benefit	0.25	0.26	0.19

This sample contains all household heads. Statistics are weighted and take into account the complex survey design. *Data source:* Understanding Society, wave 6.

References

Agersnap, O., A. Jensen, and H. Kleven (2020). The Welfare Magnet Hypothesis: Evidence from an Immigrant Welfare Scheme in Denmark. *American Economic Review: Insights 2*(4), 527–542.

Angrist, J. and Pischke, J. S. (2009). Mostly Harmless Econometrics: An Empiricist's Companion. Princeton University Press.

Barrett, A. and B. Maître (2013). Immigrant welfare receipt across Europe. *International Journal of Manpower 34*(1), 8–23.

Bond, S. and M. Eriksen (2021). The role of parents on the home ownership experience of their children: Evidence from the health and retirement study. *Real Estate Economics 49*(2), 433–458.

Borjas, G. J. (2002). Homeownership in the immigrant population. *Journal of Urban Economics 52*(3), 448–476.

Borjas, G. J. and L. Hilton (1996). Immigration and the Welfare State: Immigrant Participation in Means-Tested Entitlement Programs. *Quarterly Journal of Economics 111*(2) 575–604.

Cahill, M. E. and R. S. Franklin (2013). The minority homeownership gap, home foreclosure, and nativity: Evidence from Miami-Dade County. *Journal of Regional Science 53*(1), 91–117.

Chiswick, B. R. and N. DebBurman (2004). Educational attainment: Analysis by immigrant generation. *Economics of Education Review 23*(4), 361–379.

Churchill, S. A., S. L. Yew, and T. M. T. Nguyen (2021). Health status and housing tenure decisions of older Australians. Forthcoming in *Real Estate Economics*.

Coulson, N. E. (1999). Why Are Hispanic- and Asian-American Homeownership Rates So Low?: Immigration and Other Factors. *Journal of Urban Economics 45*(2), 209–227.

Falk, A., A. Becker, T. Dohmen, B. Enke, D. Huffmann, and U. Sunde (2018). Global Evidence on Economic Preferences. *Quarterly Journal of Economics 133*(4), 1645–1692.

Ferwerda, J., M. Marbach, and D. Hangartner (2022). Do Immigrants Move To Welfare? Subnational Evidence from Switzerland. Forthcoming in *American Journal of Political Science*.

Flavin, M. and T. Yamashita (2011). Owner-Occupied Housing: Life-Cycle Implications for the Household Portfolio. *American Economic Review 101*(3), 609–614.

Fougère, D., F. Kramarz, R. Rathelot, and M. Safi (2013). Social housing and location choices of immigrants in France. *International Journal of Manpower 34*(1), 56–69.

Furtado, D., M. Marcén, and A. Sevilla (2013). Does Culture Affect Divorce? Evidence From European Immigrants in the United States. *Demography 50*(3), 1013–1038.

Giuletti, C. (2014). The welfare magnet hypothesis and the welfare take-up of migrants. *IZA World of Labour* 37, 1–10.

Guven, C. and A. Islam (2015). Age at Migration, Language Proficiency, and Socioeconomic Outcomes: Evidence From Australia. *Demography 52*(5), 513–542.

Gyourko, J., P. Linneman, and S. Wachter (1999). Analyzing the relationships among Race, Wealth, and Homeownership in America. *Journal of Housing Economics 8*(2), 63–89.

Ha, S., C. A. L. Hilber, and O. Schoeni (2021). Do long-distance moves discourage homeownership? Evidence from England. *Journal of Housing Economics 53*, article 101766.

Hilber, C. and O. Schoeni (2021). In the United Kingdom, homeownership has fallen while renting is on the rise. Brookings Institution brief. In "Comparing Rental Housing Markets Across the Globe", Jenny Schuetz, series editor. Washington DC: Brookings Institution

Huber, S. and T. Schmidt (2022). Nevertheless, they persist: Cross-country differences in homeownership behavior. *Journal of Housing Economics 55*, article 101804.

Kauppinen, T. M. and K. Vilkama (2016). Entry to homeownership among immigrants: a decomposition of factors contributing to the gap with native-born residents. *Housing Studies 31*(4), 463–488.

Kim, A.H. and M. Boyd (2009). Housing tenure and condos: Ownership by immigrant generations and the timing of arrival. *Canadian Journal of Urban Research 18*(1), 43–73.

Li, X. and Y. Tang (2018). When natives meet immigrants in public and private housing markets. *Journal of Housing Economics 41*, 30–44.

Marcén, M., J. A. Molino, and M. Morales (2018). The effect of culture on the fertility decisions of immigrant women in the United States. *Economic Modelling 70*, 15–28.

Marcén, M. and M. Morales (2018). The effect of culture on home-ownership. *Journal of Regional Science 60*(1), 56–87.

McFall, S., A. Nandi, and L. Platt (2020). *Understanding Society: UK Household Longitudinal Study: User guide to ethnicity and immigration research.* 7th ed. Colchester: University of Essex.

Mendez, P. (2009). Age-at-Arrival Differences in Home-ownership Attainment among Immigrants and their Foreign-born Offspring in Canada. *Population, Space and Place 36*, 19–36.

Myers, D., X. Gao, and A. Emeka (2009). The gradient of immigrant age-at-arrival effects on socioeconomic outcomes in the U.S. *International Migration Review 43*(1), 205–229.

Oladiran, O., A. Nanda, and S. Milcheva (2019). Why do natives and non-natives have different housing outcomes? Evidence from Britain. *International Journal of Housing Markets and Analysis 12*(2), 298–329.

Owusu, T. Y. (1998). To buy or not to buy: determinants of home ownership among Ghanaian immigrants in Toronto. *Canadian Geographer 42*(1), 40–53.

Painter, G., S. Gabriel, and D. Myers (2001). Race, Immigrant Status, and Housing Tenure Choice. *Journal of Urban Economics 49*(1), 150–167.

Rodríguez-Planas, N. (2018). Mortgage finance and culture. *Journal of Regional Science 58*(4), 786–821.

Stevens, G. (1999). Age at immigration and second language proficiency among foreign-born adults. *Language in Society 28*(4), 555–578.

Stiefel, L., A. E. Schwartz, and D. Conger (2010). Age of entry and the high school performance of immigrant youth. *Journal of Urban Economics 67*(3), 303–314.

Rumbaut, R. G. (2004). Ages, Life Stages, and Generational Cohorts: Decomposing the Immigrant First and Second Generations in the United States. *International Migration Review 38*(3), 1160–1205.

West, B. T., P. Berglund, and S. G. Heeringa (2008). A closer examination of subpopulation analysis of complex-sample survey data. *The Stata Journal 8*(4), 520–531.

Wu, Y., V. Sah, and A. Tidwell (2018). Housing Preferences of Asian and Hispanic/Latino Immigrants in the United States: A Melting Pot or Salad Bowl. *Real Estate Economics 46*(4), 783–835.

Zorlu, A., C. H. Mulder, and R. van Gaalen (2014). Ethnic disparities in the transition to home ownership. *Journal of Housing Economics 26*,151–163.

Table 1: Age at arrival and homeownership probability

	(1)	(2)	(3)	(4)
Control variables:	Age at arrival	Age and regions	Individual controls	Household controls
Age at arrival (reference category: 0-5 years)				
6-12	-0.11**	-0.05	-0.03	-0.03
	(0.05)	(0.05)	(0.05)	(0.05)
13-17	-0.12*	-0.04	0.01	0.00
	(0.06)	(0.05)	(0.05)	(0.04)
18-34	-0.32***	-0.17***	-0.13***	-0.13***
	(0.04)	(0.04)	(0.04)	(0.03)
35-54	-0.36***	-0.36***	-0.30***	-0.32***
	(0.05)	(0.05)	(0.05)	(0.05)
55+	-0.43***	-0.51***	-0.44***	-0.44***
	(0.11)	(0.11)	(0.10)	(0.10)
Age at interview (reference category: < 25)				
25-34		0.17***	0.08**	-0.02
		(0.04)	(0.04)	(0.04)
35-44		0.41***	0.27***	0.15***
		(0.04)	(0.04)	(0.05)
45-54		0.57***	0.44***	0.31***
		(0.05)	(0.04)	(0.05)
55-64		0.61***	0.49***	0.40***
		(0.05)	(0.05)	(0.05)
65-74		0.66***	0.60***	0.50***
		(0.05)	(0.05)	(0.05)
75-84		0.66***	0.64***	0.58***
		(0.06)	(0.06)	(0.07)
85+		0.50***	0.55***	0.48***
		(0.11)	(0.11)	(0.11)
UK Region (reference category: London)				
North West		0.16***	0.15***	0.16***
		(0.05)	(0.05)	(0.04)
Yorkshire and the Humber		0.01	0.02	0.06
		(0.05)	(0.04)	(0.04)
East Midlands		0.20***	0.18***	0.18***
		(0.05)	(0.04)	(0.04)

West Midlands	0.16***	0.16***	0.15***
	(0.04)	(0.03)	(0.03)
East of England	0.09**	0.06	0.05
	(0.04)	(0.04)	(0.04)
North East	0.21***	0.17***	0.21***
	(0.08)	(0.07)	(0.06)
South East	0.15***	0.11**	0.08**
	(0.04)	(0.04)	(0.04)
South West	0.04	0.02	0.04
	(0.05)	(0.05)	(0.05)
Wales	0.21**	0.15**	0.17**
	(0.09)	(0.08)	(0.08)
Scotland	0.20**	0.13*	0.12*
	(0.08)	(0.07)	(0.07)
Northern Ireland	0.08	0.05	0.09
	(0.07)	(0.07)	(0.07)
World region of birth (reference category: Western Europe)			
East Asia	0.02	-0.04	-0.01
	(0.05)	(0.06)	(0.07)
Eastern Europe	-0.17***	-0.19***	-0.19***
	(0.04)	(0.04)	(0.05)
Middle East and North Africa	-0.11**	-0.05	-0.06
	(0.05)	(0.06)	(0.06)
South Asia	0.01	-0.04	-0.05
	(0.04)	(0.05)	(0.05)
South-East Asia and Pacific	-0.07	-0.05	-0.06
	(0.05)	(0.05)	(0.05)
Sub-Saharan Africa	-0.10**	-0.04	-0.04
	(0.04)	(0.04)	(0.04)
Latin America and the Caribbean	-0.13***	-0.00	0.01
	(0.05)	(0.05)	(0.05)
North America	-0.02	-0.05	-0.05
	(0.07)	(0.07)	(0.07)
Gender			
Male		0.04**	-0.02
		(0.02)	(0.02)

Race (reference category: White)		
Mixed White	-0.02	-0.02
	(0.06)	(0.05)
Asian or Asian British	0.04	0.03
	(0.05)	(0.05)
Black or Black British	-0.20***	-0.17***
	(0.04)	(0.04)
Other or missing	-0.12**	-0.06
	(0.06)	(0.06)
Employment and education indicators		
Employed	0.13***	0.09***
	(0.02)	(0.02)
Degree	0.21***	0.16***
	(0.02)	(0.02)
Household income (reference category: £0-2,000)		
£2,001-3,000		0.09***
		(0.03)
£3,001-4,000		0.10***
		(0.03)
£4,001-5,000		0.18***
		(0.04)
£5,001+		0.29***
		(0.04)
Marital status (reference category: single)		
Married		0.15***
		(0.03)
Separated		0.06
		(0.07)
Divorced		-0.04
		(0.04)
Widowed		0.08
		(0.05)
Household size (reference category: one person)		
Two		-0.01
		(0.03)

Three to four				-0.02 (0.03)
More than four				-0.04 (0.04)
Constant	0.69***	0.14***	0.05	0.05
Observations	27,072	27,064	26,924	26,745
N in subpopulation	3,327	3,319	3,297	3,173

The dependent variable is the binary homeownership indicator. Robust standard errors in parentheses. Regressions are weighted and take into account the complex survey design. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. *Data source:* Understanding Society, wave 6.

Table 2: Migration reasons, job type and homeownership probability

	(1)	(2)
Control variables:	Reasons for migration	Job type
Migration reasons		
Job	-0.04	
	(0.07)	
Educational	-0.02	
	(0.05)	
Political	-0.00	
	(0.09)	
Family	0.06	
	(0.07)	
Other	-0.05	
	(0.05)	
Job type (reference category: unemployed)		
Routine		-0.02
		(0.05)
Semi-routine		0.06
		(0.04)
Lower supervisory & technical		0.10*
		(0.06)
Small employers & own account		0.09*
		(0.05)
Intermediate		0.11*
		(0.06)
Lower management & professional		0.14***
		(0.05)
Higher professional		0.23***
		(0.05)
Large employers & higher management		0.29***
		(0.10)
Other controls	Yes	Yes (excluding employment dummy)
Observations	4,515	21,392
N in subpopulation	982	2,151

The dependent variable is the binary homeownership indicator. Robust standard errors in parentheses. Control variables are the same as before, unless otherwise stated, but omitted for brevity. Regressions are weighted and take into account the complex survey design. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. *Data source:* Understanding Society, wave

Table 3: Immigrants' homeownership outcomes compared to different UK-born (sub-)populations

	(1)	(2)	(3)	(4)	(5)	(6)
Comparison group:	UK-born	UK-born	Maternal second-generation immigrants	Paternal second-generation immigrants	Maternal second-generation immigrants from Western Europe	Paternal second-generation immigrants from Western Europe
Immigrant	-0.11***					
	(0.02)					
Age at arrival (reference category: column 2: born in the UK; columns 3 and 4: maternal/paternal second-generation immigrants; columns 5 and 6: maternal/paternal second-generation immigrants from Western Europe)						
0-5		0.05*	0.04	0.06*	0.05	0.10*
		(0.03)	(0.03)	(0.03)	(0.05)	(0.05)
6-12		0.03	0.01	0.03	-0.06	0.02
		(0.03)	(0.04)	(0.04)	(0.08)	(0.08)
13-17		0.04	0.03	0.05	0.08	0.18**
		(0.03)	(0.04)	(0.04)	(0.09)	(0.09)
18-34		-0.14***	-0.13***	-0.12***	-0.09*	-0.04
		(0.02)	(0.02)	(0.02)	(0.04)	(0.05)
35-54		-0.32***	-0.32***	-0.31***	-0.21	-0.19
		(0.04)	(0.04)	(0.04)	(0.13)	(0.12)
55+		-0.38***	-0.42***	-0.39***	-0.05	0.04
		(0.10)	(0.10)	(0.10)	(0.13)	(0.14)
Other controls	Yes (excluding age at arrival and nativity)	Yes (excluding nativity)	Yes (excluding nativity)	Yes (excluding nativity)	Yes (excluding nativity)	Yes (excluding nativity)

Observations	44,404	44,363	31,872	32,256	18,742	18,354
N in subpopulation	18,813	18,772	4,294	4,416	791	757

The dependent variable is the binary homeownership indicator. The sample contains all household heads irrespective of immigration status. Robust standard errors in parentheses. Control variables are the same as before, unless otherwise stated, but omitted for brevity. Regressions are weighted and take into account the complex survey design. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. *Data source:* Understanding Society, wave 6.

Table 4: Cultural proxies and homeownership

	(1)	(2)	(3)	(4)
Age at arrival (reference category: 0-5 years)				
6-12	0.15	0.16	-0.07	
	(0.11)	(0.11)	(0.08)	
13-17	0.13	0.13	-0.15*	
	(0.08)	(0.08)	(0.09)	
18-34	-0.00	-0.00	-0.15**	-0.15*
	(0.07)	(0.07)	(0.07)	(0.08)
35-54	-0.02	-0.02	-0.25***	-0.20**
	(0.07)	(0.07)	(0.08)	(0.09)
55+	-0.07	-0.07	-0.45***	-0.25**
	(0.10)	(0.10)	(0.11)	(0.12)
Cultural proxies				
Can speak English without difficulty	0.07***			
	(0.03)			
Can read English without difficulty		0.04		
		(0.02)		
Has UK citizenship			0.05	
			(0.03)	
Intends to stay (arrived 16+)				0.03
				(0.02)
Other controls	Yes	Yes	Yes	Yes
Observations	4,108	4,105	12,167	4,145
N in subpopulation	944	941	1,792	981

The dependent variable is the binary homeownership indicator. Robust standard errors in parentheses. Regressions are weighted and take into account the complex survey design. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.
Data source: Understanding Society, wave 6.

Table 5: Housing and neighbourhood conditions

Dep. variable:	Bedrooms	Can't afford repairs	Can't afford bedrooms	Problems paying for housing	Belongs to neighbour-hood	Pollution	Vandalism	Burglaries
Age at arrival (reference category: 0-5 years)								
6-12	-0.01 (0.03)	0.04 (0.04)	-0.26*** (0.06)	0.13** (0.05)	-0.03 (0.05)	0.12*** (0.04)	-0.07** (0.03)	-0.01 (0.03)
13-17	0.02 (0.03)	0.10** (0.05)	-0.18** (0.08)	0.02 (0.04)	0.05 (0.06)	0.03 (0.04)	-0.02 (0.03)	-0.03 (0.03)
18-34	-0.05** (0.02)	0.03 (0.03)	-0.07 (0.05)	0.03 (0.03)	0.05 (0.04)	0.03 (0.02)	-0.04* (0.02)	-0.01 (0.02)
35-54	-0.10*** (0.03)	0.03 (0.04)	-0.09 (0.06)	-0.02 (0.03)	-0.03 (0.05)	0.00 (0.04)	-0.06** (0.02)	-0.02 (0.03)
55+	-0.15** (0.07)	-0.11 (0.09)	-0.44*** (0.17)	0.02 (0.08)	-0.13 (0.17)	-0.06** (0.03)	-0.07*** (0.03)	-0.10*** (0.03)
Other controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Observations	19,069	12,772	4,879	16,097	15,038	15,043	14,973	14,840
N in subpop.	3,165	1,427	410	2,455	1,880	1,885	1,875	1,838

Dependant variables are: log(number of bedrooms + 1), whether the household can afford to keep the home in a decent state of repair, whether the household can afford to provide a bedroom for each child over 10, whether the household has problems paying for housing, whether it feels that it belongs to the neighbourhood, whether it is exposed to pollution from traffic or industry, and whether vandalism and burglaries are common in the neighbourhood. Robust standard errors in parentheses. Regressions are weighted and take into account the complex survey design. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. *Data source:* Understanding Society, wave 6.

Table 6: Regional differences in the composition of the population

Dependent variable:	Homeownership
Age at arrival (reference category: 0-5 years)	
6-12	-0.06
13-17	0.04
18-34	-0.09*
35-54	-0.31***
55+	-0.64***
Share of immigrants	-0.15
6-12 X share of immigrants	0.08
13-17 X share of immigrants	-0.17
18-34 X share of immigrants	-0.18
35-54 X share of immigrants	-0.09
55+ X share of immigrants	0.60
Other controls	Yes
Observations	26,745
N in subpopulation	3,174

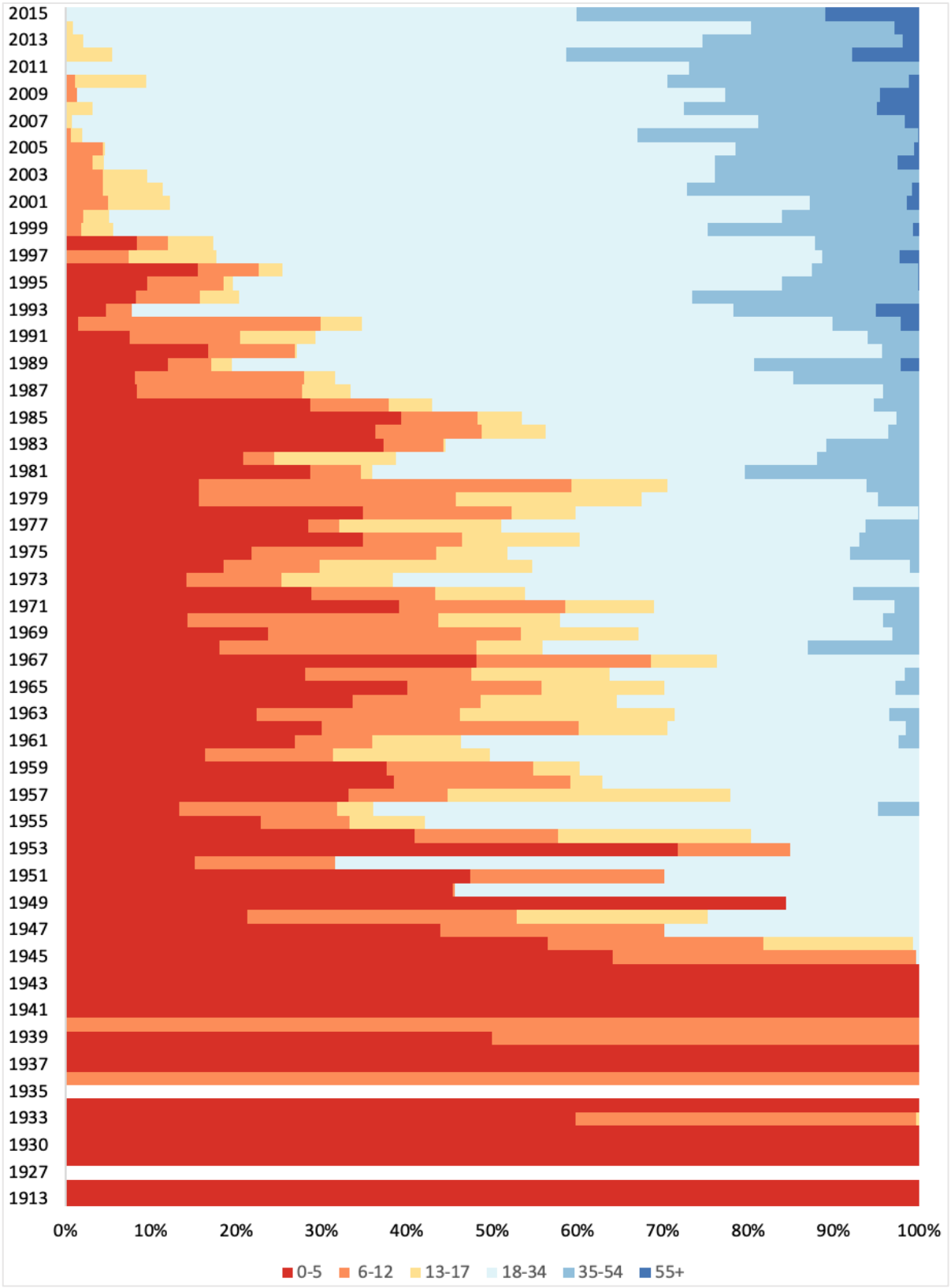
The dependent variable is the binary homeownership indicator. Robust standard errors in parentheses. Regressions are weighted and take into account the complex survey design. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. *Data source:* Understanding Society, wave 6.

Table 7: Renting and social assistance services

	(1)	(2)	(3)	(4)	(5)	(6)
Dep. variable:	Social housing	Social housing	Social housing	Housing benefit	Housing benefit	Housing benefit
Immigrant		-0.10*			-0.03	
		(0.05)			(0.05)	
Age at arrival (reference category: columns 1 and 4: 0-5 years, columns 3 and 6: born in the UK)						
0-5	--		-0.05	--		0.07
			(0.07)			(0.08)
6-12	0.00		-0.03	-0.01		0.07
	(0.09)		(0.08)	(0.10)		(0.08)
13-17	-0.06		-0.01	-0.03		-0.01
	(0.09)		(0.08)	(0.09)		(0.08)
18-34	-0.18**		-0.14**	-0.12*		-0.06
	(0.08)		(0.06)	(0.07)		(0.05)
35-54	-0.30***		-0.26***	-0.16**		-0.08
	(0.09)		(0.08)	(0.08)		(0.06)
55+	-0.36**		-0.27*	-0.04		0.03
	(0.15)		(0.15)	(0.17)		(0.15)
Other controls	Yes	Yes	Yes	Yes	Yes	Yes
Observations	14,284	29,248	29,211	13,726	27,857	27,823
N in subpopulation	1,391	6,026	5,994	1,255	4,895	4,883

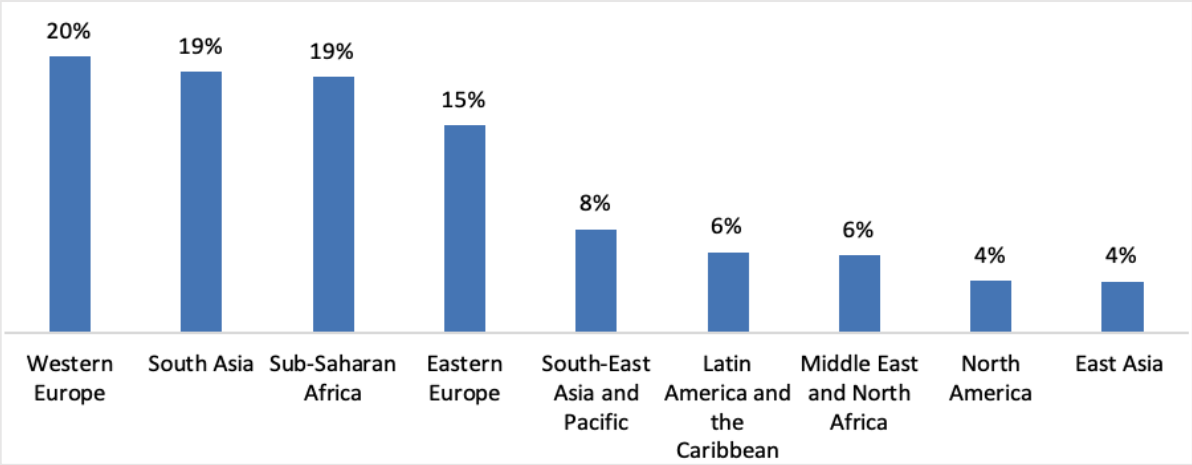
Dependant variables are: whether the landlord is a council/local authority, housing association, trust or charity; whether the household receives any housing benefits, e.g. a rent rebate or rent allowance. Robust standard errors in parentheses. Regressions are weighted and take into account the complex survey design. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. *Data source:* Understanding Society, wave 6.

Figure 1: Distribution of age-at-arrival groups by year of migration to the UK (2014-2016)



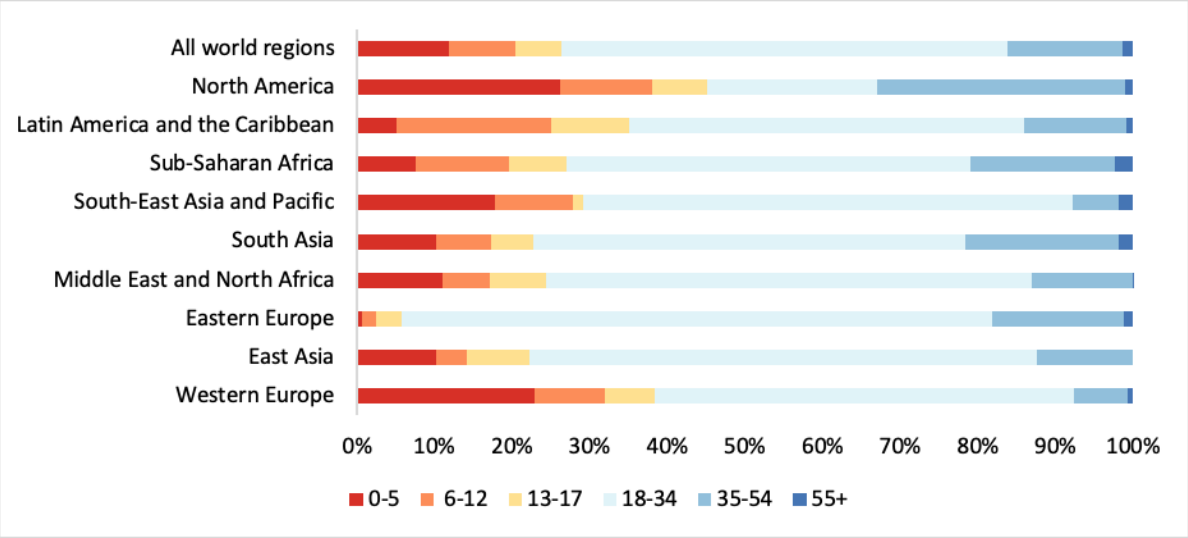
This figure illustrates the relationship between the immigrant's age at migration to the UK and the year of entry of those immigrants surveyed in wave 6. Not every year of entry contains observations. Statistics are weighted and take into account the complex survey design (*N* = 3,327). *Data source:* Understanding Society, wave 6.

Figure 2: Proportion of immigrants by world region of birth (2014-2016)



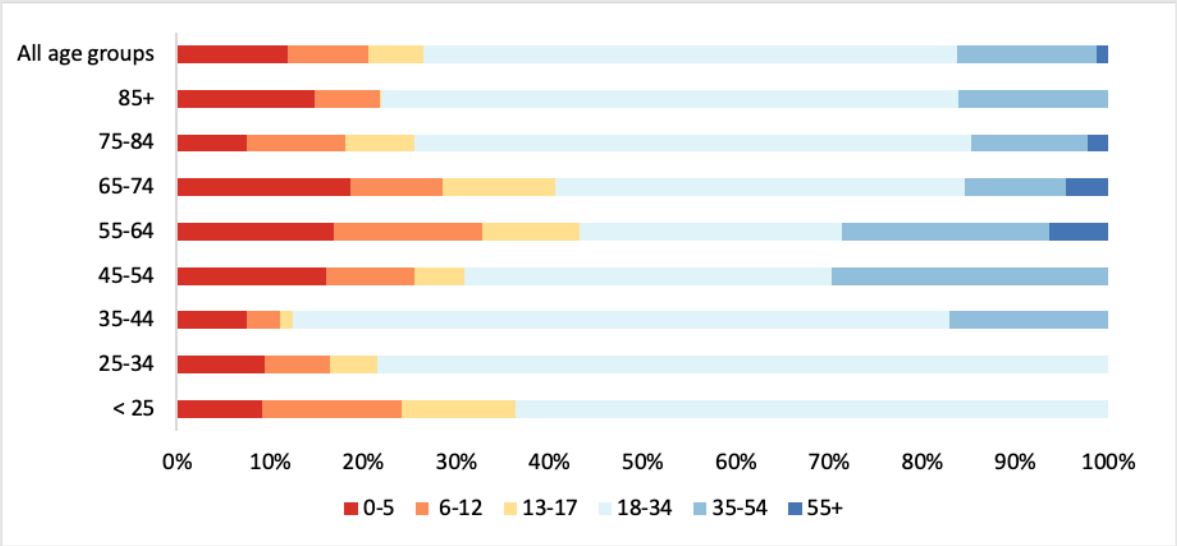
This figure depicts the proportions of immigrants in the UK by world region of birth. Statistics are weighted and take into account the complex survey design (*N* = 3,370). *Data source:* Understanding Society, wave 6.

Figure 3: Distribution of immigrants' age at arrival by world region of birth (2014-2016)



This figure depicts the proportions of age at arrival by world region of birth. Statistics are weighted and take into account the complex survey design (*N* = 3,320). *Data source:* Understanding Society, wave 6.

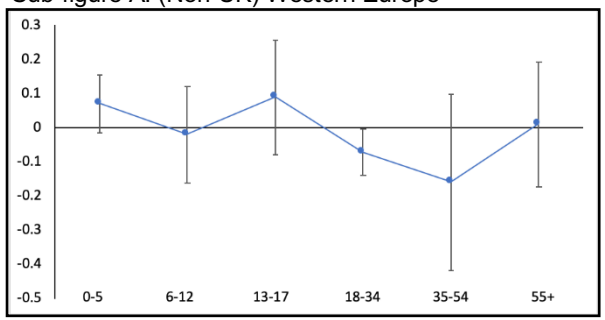
Figure 4: Distribution of age at arrival by age at interview (2014-2016)



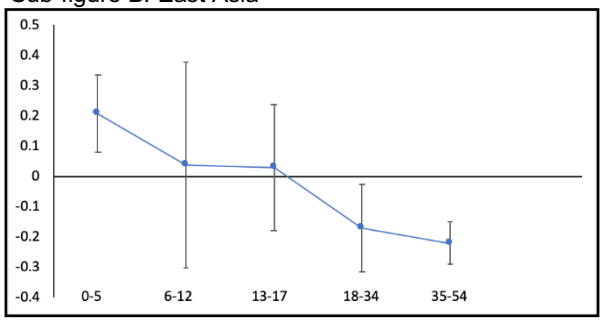
This figure depicts the joint distribution of age at arrival and age at interview. Statistics are weighted and take into account the complex survey design (*N* = 3,327). *Data source:* Understanding Society, wave 6.

Figure 5: Adult immigrants from most world regions are less likely to own their homes than native Brits

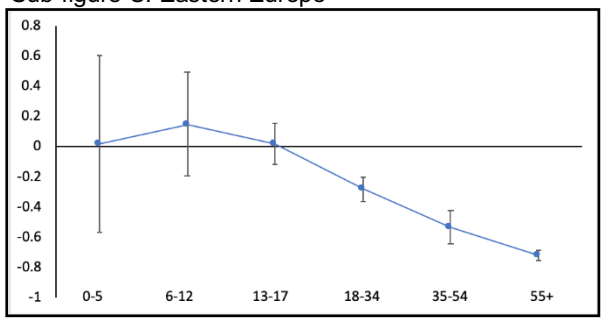
Sub-figure A: (Non-UK) Western Europe



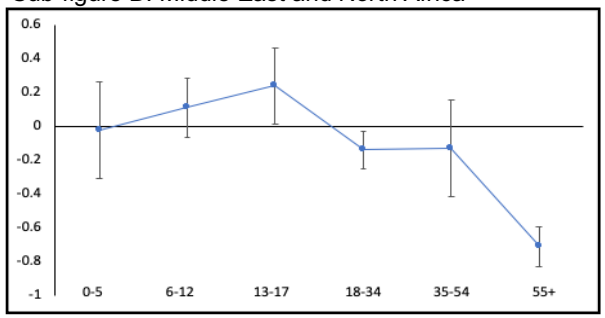
Sub-figure B: East Asia



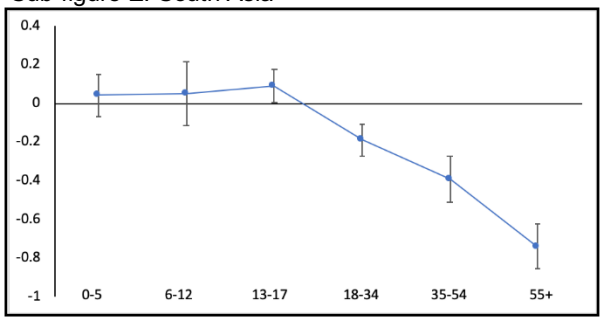
Sub-figure C: Eastern Europe



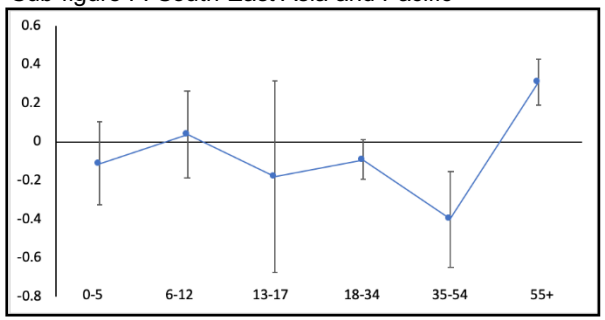
Sub-figure D: Middle East and North Africa



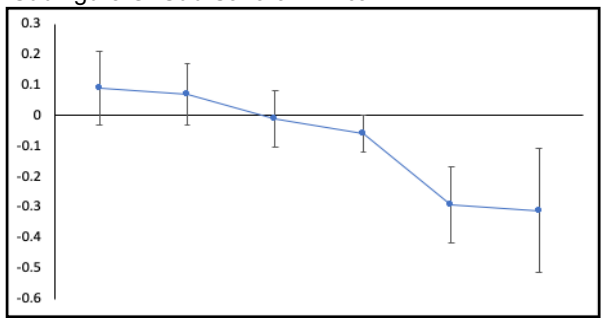
Sub-figure E: South Asia



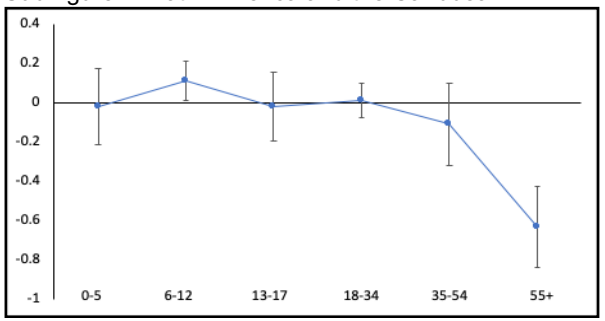
Sub-figure F: South-East Asia and Pacific



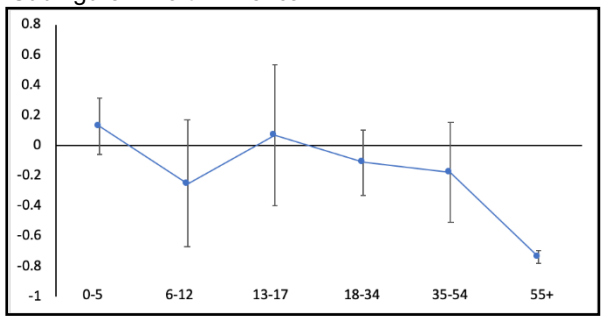
Sub-figure G: Sub-Saharan Africa



Sub-figure H: Latin America and the Caribbean



Sub-figure I: North America



This figure depicts coefficients on (hypothetical) age-at-arrival groups and 95 percent confidence intervals, comparing immigrants from certain (non-UK) world regions to UK-born individuals. The coefficients are estimated using the full range of control variables (the employment dummy instead of the job-type variable). The coefficient on the age group 55+ could not be estimated for East Asia due to a low subsample size. Statistics are weighted and take into account the complex survey design. *Data source:* Understanding Society, wave 6.