

Ethnic Inequality in Home Ownership and the Value of Housing: The Case of Immigrants in Israel*

NOAH LEWIN-EPSTEIN, *Tel Aviv University*
YUVAL ELMELECH, *Columbia University*
MOSHE SEMYONOV, *Tel Aviv University*

Abstract

This article aims to contribute to an understanding of how immigrants are incorporated into the stratification system by focusing on ownership of housing. The hypothesis is that time of immigration and place of residence account for a large portion of the ethnic disparities in wealth in Israel, independent of human capital and success in the labor market. Data from the 1986/87 Household Expenditure Survey were employed in order to estimate the probability of home ownership and the value of housing for three Jewish groups (North African, Asian, and European), who immigrated to Israel during different periods. The findings reveal that (1) time of migration has a monotonic relationship to home ownership; (2) North African immigrants are severely disadvantaged relative to other Jewish groups and this is due, in part, to the fact that they arrived later and were directed to development towns in the periphery; (3) immigrants from Asia and from Europe have similar home ownership rates; but an advantage in favor of European immigrants is evident once time of migration is controlled. The findings are discussed in light of their significance for ethnic socioeconomic inequality and its persistence over generations.

In the past two decades sociological research has produced a copious literature on ethnic inequality in general and the economic attainment of immigrants in particular. With few exceptions the studies have focused on labor market experience and the extent to which recent immigrants are incorporated into the receiving society (for recent discussions see Poston 1994; Rajzman & Semyonov 1995). While the literature has invariably underscored the hardship immigrants experience when

** The research reported in this article benefited from the generous support of the Israel Foundation Trustees (grant #90/82) and of the Basic Research Foundation administered by the Israel Academy of Sciences and Humanities (Grant #91-1/216). An earlier version of this article was presented at the meeting of the International Sociological Association Committee on Social Stratification in Zurich, Switzerland, May 1995. Direct correspondence to Noah Lewin-Epstein, Department of Sociology and Anthropology, Tel Aviv University, Tel Aviv 69978, Israel. E-mail: noah1@spirit.tau.ac.il.*

they arrive in the host society, it has also found that the hardship is often alleviated with the passage of time. Immigrants become assimilated as they gain proficiency in language and acquire job-related information and skills (Chiswick 1979; Neidert & Farley 1985; Poston 1988). Those who criticize viewing immigrant assimilation as a function of time point to the large variation in immigrant group attributes and to the diversity of modes of incorporation into the labor market (Portes & Rumbaut 1990; Portes & Stepick 1985). This has led one author to conclude that "future research would do well to consider the fact that immigrants not only use their human capital skills to obtain income, but also call upon the ethnic-specific opportunity structure and networking environments." (Poston 1994:498). Even with this modification, however, for most students of international migration and ethnic stratification, the labor market remains the exclusive domain for evaluating ethnic disparities in economic well-being.

The present article aims to contribute to the understanding of immigrant incorporation into the stratification system by focusing on ownership of housing as an important, albeit neglected, aspect of inequality. It joins a small number of studies that have drawn attention to noticeable variations among ethnic groups in home ownership and wealth accrued in housing assets (Alba & Logan 1992; Krivo 1986, 1995; Parcel 1982). The study presented in this article explores the relationship between immigration and home ownership among Jews in Israel. Specifically, it examines the social, demographic, and political processes that shaped the contours of ethnic inequality in housing among Jews who migrated to Israel from Europe, the Near East, and North Africa. It evaluates the extent to which ethnic differences in rates of home ownership and wealth accumulated in housing are related to timing of migration and residential patterns. Furthermore, the study aims to determine whether differences in home ownership rates mirror disparities in the labor market or constitute an independent dimension of inequality in economic well-being (Rex & Moore 1967).

Immigration and Housing Assets: Theoretical Considerations

THE SIGNIFICANCE OF HOUSING

Wide spread ownership of family housing is a recent phenomenon in the urban setting of industrial societies. Early in this century home ownership rates in the population were quite low. In North America and in some European countries they ranged from about one-quarter to one-third of all families. In the past half century, however, many industrial societies experienced steady, and at times rapid, growth in the rates of home ownership. In Israel, as in Britain and the U.S., the state deliberately encouraged the middle and the working classes to purchase housing in order to increase their stake in society and in the existing social order. Consequently, by the last quarter of this century approximately two-thirds of all families in these countries own their family dwellings (Gonen 1975; Hamnett 1991; Harris & Hamnett 1987; Hartman 1975). These figures, however, mask substantial cross-sectional variations by sociodemographic characteristics such as age, income,

immigration status, and ethnicity. Such variation has significant implications for social stratification.

Home ownership has obvious merits in providing shelter and security as well as symbolic and psychological benefits. This notion recently led Alba and Logan (1992) to propose that home ownership by immigrants may be viewed as a step toward assimilation into mainstream society, much as are occupational advancement, residential integration, and the acquisition of language skills. Indeed many scholars view home ownership among immigrants both as a sign of acculturation, in that it represents a level of knowledge of the housing market, and an indication of intention to remain in the host society. Extending this logic, Balakrishnan and Wu (1992) went so far as to suggest that disparities in the rates of home ownership may derive from motivational differences. They suggested that higher rates of home ownership among certain ethnic groups may reflect a stronger need for establishing their social identity and seeking acceptance by the dominant groups.

While the symbolic aspects of home ownership are of some consequence, housing has additional implications for stratification, and especially for inequality in wealth. By this we mean that home ownership, like the ownership of other assets, maps the hierarchical order of groups in society (Alba & Logan 1992; Saunders 1978). For most families, equity accumulated in housing is the single most important form of wealth (Munro 1988; Oliver & Shapiro 1995; Thorns 1981). In the U.S., for example, in 1988 housing assets accounted for 43% of total net worth of all households and the figure was higher for all but the poorest and the wealthiest families (U.S. Bureau of the Census 1992).

Home ownership has certain unique features that render it particularly valuable for economic well-being (Spilerman, Lewin-Epstein & Semyonov 1993). Housing can be enjoyed without being consumed. It provides shelter, security, and stability — a place a family can call its own and from which it can derive prestige and emotional benefits. Enjoying any and all of these benefits does not reduce the value of housing assets. In many cases housing assets have increased in value far beyond the general rise in prices and at substantially higher rates than most other investments. Indeed, home ownership often provides economic security as a hedge against inflation and has been particularly beneficial in situations of strong inflationary trends (Baldassare 1986; Forrest, Murie & Williams 1990; Saunders 1978; Thorns 1981). Although most families purchase housing assets for the purpose of dwelling and not investment, wealth accumulated in housing can be used to increase the family's standard of living (e.g., use of housing equity as collateral for loans). In addition, home ownership has substantial implications for inheritance and the intergenerational persistence of inequality (Hamnett, Harmer & Wilkins 1991; Saunders 1990). Differences in rates of home ownership from one immigrant group to another, then, may result in substantial inequality of life chances and differences in economic well-being.

Spatial Variation and Secular Increase in the Value of Housing Assets

Certain locations are more desirable for a variety of reasons (for example, job opportunities, cultural amenities, municipal services, education systems). Differences in attractiveness as well as in the quality of housing between communities and between neighborhoods within communities result in substantial disparities in the cost of housing and may lead to dissimilar rates of ownership as well (Krivo 1995). If market processes were the only forces operating to match families and houses, then housing inequality would simply reflect other forms of inequality such as labor market position and rewards. Typically, however, additional forces are at work (e.g., cultural affinity, discrimination, or political processes). Rex and Moore (1967) for example, showed how a five-year residence rule, which was used as a condition of access to good public housing in England, effectively rendered ineligible recent immigrants from the West Indies and the Indian subcontinent.

In the U.S., research on ethnic and racial differences in home ownership has focused primarily on spatial variation — ethnic segregation, and constraints on minority housing choices (Jackman & Jackman 1980; Krivo 1986; Parcel 1982; Rosenbaum 1994). In this context it has been argued that discrimination, both institutional and individual, contributed to the considerable disparities in home ownership and in the value of housing assets between blacks and whites (Oliver & Shapiro 1995; Parcel 1982). Less attention has been devoted by researchers in the U.S. to the effect of political decisions and the role of the state. Such decisions may have profound effects on family housing inequality. Recently Oliver and Shapiro (1995) underscored the significant role played by the U.S. Federal Housing Authority (FHA), which was created in 1934, in the “suburbanization of America.” Its policies, the authors point out, “had a lasting impact on the wealth portfolios of black Americans” (p. 18). Similarly, Parcel (1982) noted that immediately after World War II the U.S. federal government provided Veterans’ Administration and FHA loans for housing to whites but seldom to blacks.

The role of the state is even more important in other societies, where government is more centralized and the market economy is not as dominant as in the United States. In Israel, for instance, more than 90% of the land is publicly owned, and until recently the government and other public agencies were major actors in the construction industry. Housing policies were developed not merely to accommodate the rapidly growing population, but also as an instrument for achieving economic, political, and national security goals (Gonen 1975; Gonen & Hason 1982). During the late 1950s and early 1960s the state was faced with the challenge of absorbing an immigrant population of more than 1 million people (almost twice the size of the receiving population). In conjunction with this the government engaged in creating a geographic periphery as part of a population dispersion program. The policies implemented resulted in considerable variation in social, economic, and demographic characteristics of communities and consequently substantial disparities in the value of housing. Those most vulnerable to state policies were the immigrants who arrived as these policies unfolded. Certain policies, that is, may directly or indirectly generate ethnic inequality when

combined with particular patterns of migration and settlement. Although the stratification consequences of these programs may have been unintended, they are real nonetheless.

A second aspect of housing assets that is of considerable importance for migration is the trend, at least during the last half century, of rapid rise in the value of housing. In the U.S., for instance, the mean value of suburban single-family housing increased from about \$20,000 in 1965 to \$69,000 in 1981. Concomitantly, the proportion of first-time buyers of housing declined in the 1970s from 45% to 33% (Baldassare 1986). Data from Britain indicate that the national average price of housing doubled between 1960 and 1969 and then increased tenfold in the next twenty years. Although this increase was in nominal figures, it represents, nonetheless, a substantial increase, about three times as great as the prices of other goods and services (Hamnett 1991). Similar real increases in the value of housing were reported for Australia and New Zealand (Badcock 1989; Thorns 1989).

In Israel, where periodic waves of migration have kept the demand for housing high and where the rate of inflation has been considerably higher than in most industrial societies, the rise in the value of housing has been sizable. Between 1950 and 1959 the price of publicly constructed housing (sold primarily to immigrants) quintupled. Between 1960 and 1973 the prices quadrupled again. This latter increase was greater than the increase in the Consumer Price Index by a factor of 2.5 (Lu-Yon & Kalush 1994). Whereas in 1959 the cost of an average housing unit equaled 2.75 average annual salaries, in 1974 the cost of the same housing equaled 4.9 annual salaries. Because of the constant rise in the price of housing, "ill-timed" migration would adversely affect the likelihood of home ownership as well as the equity accumulated in housing. Indeed, under such conditions later arrivals would find it more difficult to convert labor market rewards into housing assets and would not enjoy the economic benefits that housing provides. Such circumstances are likely to contribute to wealth disparities among immigrant groups that may persist over generations.

The Israeli Setting

A substantial body of literature has documented socioeconomic disparities among Jews from different origins in Israel (Boyd, Featherman & Matras 1980; Kraus & Hodge 1990; Tyree, Semyonov & Kraus 1987). European Jews have consistently been found to have more education, higher occupational status, and higher earnings than Jews who migrated from the Near East and North Africa (who resemble each other on these measures). They also enjoy a higher standard of living as measured by housing density and possession of household goods (Semyonov, Lewin-Epstein & Spilerman 1996). Most research on ethnic socioeconomic inequality in Israel has focused on individual and structural determinants of differential labor market success, much to the exclusion of other aspects of economic well-being (Semyonov & Lerenthal 1991; Smootha & Kraus 1985; Spilerman & Habib 1976). We propose to extend research on stratification in Israeli society by examining ethnic differences in home ownership and wealth

accumulated in housing. We argue that these are not direct derivatives of earnings inequality, nor a simple function of individual and labor market attributes. In order to understand ethnic differences in housing, closer consideration of the timing of migration and spatial distribution of population groups is necessary (see Elmelech 1995).

Immigration, Opportunities, and Ethnic Inequality

Jewish migration to Palestine began around 1900, but mass migration unfolded only after World War II and the establishment of the state of Israel (in 1948). The overwhelming majority of those who arrived during this period were refugees turned immigrants; the remnants of the European Diaspora, and entire Jewish communities from Moslem countries in the Middle East and North Africa. From its founding, Israel has been committed to the absorption of Jewish immigrants, not only ideologically, but institutionally as well. According to Israel's Law of Return every Jew has the right to immigrate to Israel and to become a citizen, entitled, upon arrival, to all benefits accompanying citizenship. The state and other national agencies provide resettlement allowances, intensive Hebrew language education, job training, and generous housing assistance in the form of subsidies and loans.

In 1948 Israel had just emerged from a war for its independence, in the process of which hundreds of thousands of Arabs fled or were evacuated, leaving behind thousands of empty housing units. These dwellings were the first to be occupied by thousands of Jewish immigrants who had just arrived from the European Diaspora and the Moslem countries of the Middle East. These immigrants, who were temporarily accommodated in transition camps, flocked to the larger cities in the center of the country where job opportunities were more abundant. Under a makeshift settlement program haphazardly put together by the government (and at times in violation of the rules of the program), immigrants rapidly took over all available housing units in the large, more centrally located cities. Once the dwellings in these cities were occupied, immigrants were directed to more distant (formerly Arab) towns, all of which were in or near the coastal plains (Golan 1993; Morris 1990). As the flow of migration continued in the early 1950s and most vacated Arab dwellings were occupied, "new immigrants were placed in temporary tent cities—and these in turn were located near existing [Jewish] cities and towns, so that it would be possible to provide employment and basic health and educational services" (Matras 1973:6).

By the mid 1950s the government of Israel had implemented a comprehensive and far-reaching settlement program designed to alter the geographic distribution of the population. The policy of population dispersion set out to establish new communities in the hinterland and to encourage the population to move away from the center and the coastal plain. The most pliable objects of this policy were immigrants who had just arrived and were not yet settled in the country. Early immigrants, then, were more likely to reside in the center of the country and benefit from the rapid increase in the value of their housing. Later immigrants, by contrast,

were more likely to establish residence in peripheral towns that suffered from weak opportunity structures (Spilerman & Habib 1976) and were generally less attractive. Time of migration, then, is not simply a matter of tenure in the country. Rather, its significance derives, in large part, from its coincidence with the process of crystallization and institutionalization of the housing market in the newly formed state of Israel. In this regard, time of migration is directly associated with distinct opportunity structures.

In line with the above considerations we hypothesize, first, that immigrants who arrived earlier would be more likely to own a home and this factor will account for much of the differences in home ownership among Jews of different origins; second, that among families who own homes, those who arrived earlier will have accumulated more wealth in their housing assets than immigrants who arrived later, because of the rapid increase in the price of housing; third, that distributional differences in place of residence will further contribute to disparities in home ownership among Jews of different origins; and fourth, that these spatial and timing effects are not mediated through labor market position and will therefore be independent of human capital differences among the origin groups.

Data and Variables

SOURCE OF DATA AND SAMPLE CHARACTERISTICS

Data for this study were derived from the Family Expenditure Survey, conducted by the Israel Bureau of the Census in 1986-87. The survey covered 5,000 households sampled from 152 urban localities in Israel (rural localities — under 2,500 residents — were excluded from the sampling frame). The sample is representative of approximately 90% of all families in Israel and includes 4,456 Jewish households residing in urban communities.¹

VARIABLES

The variables included in the analysis are described in Table 1. There are two dependent variables: home ownership and the value of housing owned by the household.² Three independent variables are of special interest in this study: ethnic origin, time of arrival in Israel, and type of community of residence. We distinguish among Jews of European or American origin, Jews of Asian origin (primarily Iraqi), and Jews of North African origin (mostly Moroccan). Time of migration was divided into five intervals to reflect meaningful sociohistorical periods: the period prior to statehood (up to 1947); the period of mass immigration, (1947-52); the period of population dispersion policies (1953-60); the period of migration decline (1961-70); and late immigration (after 1970).³ Type of community refers to the distinction between small peripheral towns (development towns inhabited mostly by immigrants) and urban communities. In line with the hypotheses posited earlier we expect to find ethnic differences both in the rate of home ownership and in the

TABLE 1: Variable Definitions

Variable	Description	Values
Home ownership (percent)	Whether household owns a home	1 - own home 0 - rent or key money
Value of housing	Value of the home in Israeli shekels	Ranges from 6,704 to 881,970
<i>Household characteristics</i>		
Family earnings	Monthly earnings from work	Ranges from 0 to 28,796
Size of household	Number of persons in the household	Ranges from 1 to 13
<i>Head of household</i>		
Education	Years of schooling	Ranges from 0 to 25
Age	Year of birth was subtracted from year of survey	Ranges from 19 to 96
Marital status		1 - married couple 2 - unmarried male 3 - unmarried female
Ethnic origin	Continent of birth	1 - Asia 2 - Africa 3 - Europe
Time of migration	Year of immigration to Israel (divided into five periods)	Ranges from 1900 to 1986
<i>Ecological variables</i>		
Size of community	Number of inhabitants in community of residence	Over 200,000 (large) 20,000-200,000 (medium) Under 20,000 (small)
Type of community	Distinguishes between small peripheral towns and urban communities	1 - peripheral towns 0 - other urban communities

value of housing owned. It is further expected that these differences are produced in part by time of migration and residential patterns.

Other variables are included primarily as controls because of their possible effect on home ownership and their known relationship to ethnic origin. Three types of control variables are included in the analysis: household characteristics, head of household characteristics, and community characteristics. Family income is expected to have a positive effect on ownership and the value of housing. Education and age of head of household are included in the analysis because both

are likely to have a positive effect on home ownership. Higher education is associated with higher lifetime earnings and it may also affect expectations about future earnings, thus adding to the information derived from present earnings. Age is usually associated with accumulation of resources and is expected to have a positive relationship to the probability of home ownership and to the value of housing.

Since married persons are more likely than unmarried persons to own a home (Jackman & Jackman 1980) we distinguish in the analysis three family situations: married couples, unmarried men, and unmarried women. Size of household may have contradictory effects on home ownership. A household with many members is more likely to need the security of its own accommodations. At the same time, other things being equal, providing for many household members requires much expenditure, thus reducing the resources available to purchase a home. Hence, we make no specific prediction about the direction of the relationship between size of household and home ownership. Since we hypothesized that type of community (whether a peripheral town or some other community type) would affect the chance of ownership and the value of housing, and because peripheral towns are generally small communities, we include community size as a control in the analysis. This makes it possible to distinguish between size effects and type effects of communities.

Findings

DESCRIPTIVE OVERVIEW

Data on socioeconomic characteristics of the three ethnic groups are provided in Table 2. Two overall patterns reported in the table are particularly noteworthy. At the time of the survey, more than two-thirds of all Jewish heads of household were foreign-born, underscoring the characteristic of Israel as an immigrant society. In view of this characteristic it is striking that more than three-quarters (the weighted average for the three origin groups) of all households own their dwelling. A more detailed review of the data leads to three important conclusions: first, there appears to be a clear and consistent ordering of the ethnic groups according to socioeconomic attributes. Consistent with previous research, we find that Jews of European descent enjoy the highest socioeconomic standing as reflected in the value of housing (IS 99,713), family earnings (IS 1,777.6), and the educational attainment of the head of household (12.7 years). The Europeans are followed by Jews of Asian (Middle Eastern) descent, and Jews from North Africa are at the bottom, with the lowest family earnings (IS 1,376.3), the lowest education (9.3 years), and the lowest value of housing (IS 69,968).

Second, although there appears to be a tripartite ordering, Jews from Asia and North Africa are quite similar in social and demographic characteristics. The average household size (3.9 persons) is identical in the two groups, the same proportion of the heads of household in the groups are married (81%), and the difference in their educational attainment (9.6 years and 9.3 years for Asian and

TABLE 2: Mean Characteristics of Households by Ethnic Origin

Variables	Europe	Asia	Africa
Home ownership (percent)	80.8	78.6	59.4
Value of housing ^{a,b} Israeli shekels	99,713 (66,297)	80,746 (52,394)	69,968 (48,304)
Immigrant (percent)	66.3	65.8	76.5
Time of migration ^c			
before 1947	20.3	14.7	2.2
1947-52	29.7	59.5	26.0
1953-60	10.5	11.5	30.1
1961-70	14.8	9.5	38.8
after 1970	24.7	4.8	2.9
Living in peripheral towns (percent)	8.0	13.8	38.1
Family earnings Israeli shekels	1,777.6 (1,971.3)	1,515.0 (1,444.8)	1,376.3 (1,393.4)
Number of earners	1.17 (.85)	1.31 (.86)	1.20 (.84)
Size of household	3.1 (1.6)	3.9 (1.9)	3.9 (1.9)
Education	12.7 (4.4)	9.6 (4.5)	9.3 (4.6)
Age	50.9 (16.9)	46.9 (15.4)	44.2 (15.0)
Marital status			
Married couple	75.0	81.5	81.0
Unmarried male	7.0	5.0	5.0
Unmarried female	18.0	13.5	13.0
N	2,505	1,123	825

^a Standard deviations are in parentheses.

^b Calculated for those who own a home.

^c Calculated as a percentage of those who migrated.

North African Jews, respectively) is negligible when compared to the European group (12.7 years). Furthermore, the disparity in family earnings between the two groups is due entirely to the difference in the mean number of earners per household, which suggests that average individual earnings among Asian and North African populations are similar and considerably lower than those of European Jews.

Third, there are some striking differences between North African Jews on the one hand and European and Asian Jews on the other in value of housing and residential location. Whereas approximately 80% of European and Asian households own their home, the figure drops to 59% among North African Jews. Furthermore, the average value of housing for those who own a home is also lower for North African Jews. The latter point, concerning the disadvantage of the North African Jews, is of central interest in the present study. While most stratification research that focused on the labor market in Israel has traditionally grouped together Asian and African Jews—on the basis of similarities in education, income, family composition, and age structure—the data presented in Table 2 suggest that the position of North African Jews is considerably inferior to that of the other two groups in a central component of family wealth, housing assets. It is also noteworthy and highly consequential that a sizable portion of African Jews (38.1%) reside in peripheral towns, compared with 13.8% and 8.0% among Asian and European Jews, respectively.

As pointed out briefly in the previous section, most Asian and European Jews arrived in Israel prior to or around the time the state was established. The migration of North African Jews was spread more evenly throughout the period of 1947 to 1970. Indeed, almost two-fifths of the immigrants from North Africa arrived in Israel between 1961 and 1970. The significance of this migration pattern is not simply that North African Jews arrived later, but in that they arrived into a different sociopolitical context. More than two-thirds of North African Jews who immigrated to Israel arrived during a period in which a population dispersion policy was being vigorously pursued by the state and the new immigrants were most vulnerable. Hence, they were directed in disproportionate numbers to development towns in the periphery (Spilerman & Habib 1976). Finally, it should be noted that by 1970 immigration of Jews of Asian and North African descent had slowed to a trickle. In contrast, one-quarter of European immigrants to Israel arrived after 1970. This wave of migration was composed in large part of Jews who were granted permission to leave the former Soviet Union in the early 1970s. Comparing the rates of home ownership among members of the latter group with that of earlier waves of migration will provide a useful test of the separate effects of ethnic origin and time of migration on housing status.

Migration, Location, and Home Ownership

In order to untangle the complex relationship of migration, residential location, and income to the likelihood of owning a home, regression analysis was carried out. Table 3 presents logistic regression coefficients for two multivariate models predicting the likelihood of home ownership. The first model evaluates the effect of ethnic affiliation, controlling for socioeconomic and demographic characteristics. It excludes time of migration and place of residence. In model 2 place of residence and time of migration are added to the baseline model in order to evaluate the net effect of ethnicity on home ownership.

TABLE 3: Unstandardized Regression Coefficients from Logit Models Predicting Home Ownership^a

Variables	Model (1)	Model (2)
Europe origin ^b	-.04 (.10)	.27* (.10)
North Africa origin ^b	-.94* (.11)	-.68* (.12)
Migration before 1947 ^c		.89* (.18)
Migration 1947-52 ^c		.82* (.13)
Migration 1953-60 ^c		.37 (.15)
Migration 1961-70 ^c		-.38* (.13)
Migration after 1970 ^c		-.77* (.13)
Peripheral town ^d		-.51* (.11)
<i>Household characteristics</i>		
Monthly earnings (x 1,000)	.29* (.04)	.26* (.04)
Size of household	.03 (.03)	.03 (.03)
Large community ^e	-.23 (.10)	-.66* (.12)
Mid-size community ^e	.14 (.09)	-.04 (.10)
<i>Head of household</i>		
Education	.05* (.01)	.06* (.01)
Age	.02* (.003)	.01* (.003)
Unmarried male ^f	-1.52* (.15)	-1.57* (.15)
Unmarried female ^f	-.50* (.11)	-.54* (.11)
Constant	-.45	.28
-2 Log likelihood	4,342.15	4,147.10
(N = 4,456)		

^a Standard errors are in parentheses.

^b Contrasted with Asia origin

^c Contrasted with Israeli born

^d Contrasted with all other communities

^e Contrasted with small communities

^f Contrasted with married couples

* p < .01

Two dummy variables were constructed to contrast immigrants of European and North African origin, each with the immigrant group from Asia (the omitted category). Examining the results from model 1 we find that the coefficient for Europe is not statistically significant ($\beta = -.04$), and the coefficient for North Africa is negative ($\beta = -.94$) and statistically significant.⁴ Hence, controlling for household and individual-level attributes, there is no difference in the likelihood of home ownership between European and Asian Jews, while North African Jews are less likely to own a home than members of the other groups with similar socioeconomic and demographic attributes.

Consistent with our expectations, the coefficient estimates in model 1 reveal that the likelihood of owning a home is positively and significantly affected by household income and the educational level of the head of household. Marital status strongly affects home ownership. Both unmarried males and unmarried females are less likely than married couples to own a home. Moreover, when comparing the coefficients for unmarried male and unmarried female heads of household ($\beta = -1.52$ and $\beta = -0.50$, respectively) it becomes apparent that the former are least likely to own a home.⁵ Age of head of household has a significant positive effect on home ownership. In this context, age can be seen as representing the effect of lifetime accumulation of resources, which in turn increases the likelihood of acquiring family housing. Last, it should be noted that the effects of size of household and size of community of residence on the likelihood of home ownership are not statistically significant.

Model 2 includes the full set of variables and the estimates derived from this model underscore the twofold significance of period of migration and residence in peripheral communities. First, period of migration and community of residence exert strong direct effects on the likelihood of home ownership; second, both variables seem to mediate certain effects and suppress others in quite an intricate pattern. The coefficient estimates for time of migration reveal a clear and meaningful pattern. When compared to Israeli-born heads of household, those who immigrated prior to — or immediately after — the establishment of the state of Israel are more likely to own a home. Those who immigrated between 1953 and 1960 have slightly higher odds of owning a home (although this is not statistically significant at $\alpha = 0.01$). The coefficients for immigration during 1961-70 and after 1970 are both negative and statistically significant, indicating that more recent immigrants are less likely than Israeli-born persons to own a home. The differences among all the coefficients for period of migration are statistically significant except for the first two periods. Thus, there appears to be a clear monotonic relationship wherein immigration at a later period reduces the likelihood of home ownership, even after controlling for individual and household attributes.

The effect of peripheral communities is (strongly) negative and statistically significant even after introducing period of migration. The coefficient, therefore, represents a direct effect of residence in small peripheral towns and should not be seen as an artifact of time of migration. These two factors appear to have "additive"⁶ negative effects so that late migration combined with residence in a peripheral community is particularly detrimental to the likelihood of home ownership. A comparison of the coefficient estimates from model 1 and model 2

shows that migration period and residential location account for a little over one-quarter of the original effect of North African, compared to Asian origin, on the likelihood of home ownership. This is a substantial decrease, although the effect of North African origin remains statistically significant.

Quite a different pattern emerges with respect to European origin. Once period of migration is taken into account, a positive effect surfaces for being European, as compared to Asian, while the gap between the coefficients of European and North African origin remains unaltered. Model 2 reveals a clear hierarchy whereby (assessed at the mean value for all other variables) European Jews have a higher likelihood of home ownership than Jews of Asian origin, and both groups are much more likely to own a home than are North African Jews. Whereas the North African Jews are at a clear disadvantage compared to the other groups, the findings of disparity in ownership between European and Asian Jews are more puzzling in view of the lack of a significant effect in model 1. Since time of migration is an important factor, Jewish immigrants from Asia benefited from the fact that a large majority of the group arrived in Israel earlier than the other groups. Once time of migration is controlled (as in model 2) a positive effect on the likelihood of home ownership is associated with European origin. European Jews, then, were able to overcome the disadvantage of later immigration by other means. We will discuss some possible sources of this advantage in the final section of the article.

Cumulative Effects on the Probability of Home Ownership

Since logistic regression coefficients are not intuitively interpretable and since the effect of an independent variable on the outcome is conditioned by the values of all other variables in the model (in other words the relationship is not strictly additive) we estimated the predicted probability of home ownership for individuals with particular characteristics of central interest in the present study. These estimates are presented in Table 4. Probabilities were estimated for combinations of ethnicity, time of migration, and community of residence profiles while holding all other variables at their mean values.

Looking across the columns of the table we observe the differences in home ownership among ethnic groups. The figures are (with one exception) consistently highest for those of European origin and lowest for Jews from North Africa. The difference among immigrant groups increases somewhat over time and is substantial for those who migrated after 1960. North African Jews who immigrated in the 1960s and who reside in peripheral towns are less than half as likely to own a home as are European Jews who arrived before — or around — the time the state of Israel was established, regardless of the type of community in which they reside. The expected probability of home ownership for North African Jews in peripheral towns was .42 as compared with probabilities exceeding .86 for European Jews who arrived before 1952. The reader should be reminded that family earnings and level of education are held constant for these comparisons and cannot therefore explain these substantial gaps in home ownership.⁷

TABLE 4: Predicted Probabilities of Home Ownership for Ethnic Origin Groups, by Time of Immigration and Place of Residence^a

Time of immigration	Europe	Asia	Africa
<i>Residence in nonperipheral communities</i>			
Before 1947	0.92	0.90	—
1947-52	0.91	0.89	0.80
1953-60	0.82	0.84	0.72
1961-70	0.76	0.71	0.55
After 1970	0.68	0.62	—
<i>Residence in peripheral towns</i>			
Before 1947	—	—	—
1947-52	0.86	0.83	0.71
1953-60	0.80	0.76	0.61
1961-70	0.66	0.59	0.42
After 1970	0.57	—	—

^a Calculated from model 2 in Table 3, at the mean values of all other variables.

— Due to the small number of cases in these cells (N < 25), meaningful estimates cannot be calculated.

Contrasting the figures in the upper and lower panels of Table 4 permits an examination of impact of residing in a peripheral community (as opposed to a nonperipheral community) on home ownership. In general, home ownership of the three origin groups is lower in peripheral towns than in nonperipheral communities. Also, the gaps become more pronounced the later the time of migration, and exceeds 10% among the cohorts that arrived after 1960. Clearly, then, time of migration and location interact to create substantial disparities in home ownership among the different origin groups. The issue, then, that needs to be addressed in our discussion is how time of migration and location had so profound an effect on the likelihood of ownership, and how European immigrants were able to achieve higher rates of home ownership than other immigrants with similar social and demographic characteristics.

Determinants of the Value of Housing

Ownership of a home is only one indicator of the wealth accumulated in housing. The value of housing assets, however, may vary considerably. Hence, in the following analysis we investigate the determinants of the value of housing in order to further advance our understanding of the socioeconomic differentiation of families with respect to economic well-being. Since the dependent variable is censored (i.e., there is no observation for the value of housing for households who do not own a home), we use the standard-zero, lower-bound TOBIT model for this analysis.⁸

Results derived from the TOBIT regression are presented in Table 5. As in the analysis of home ownership, two models are examined. The baseline model excludes time of migration and type of community of residence and measures, therefore, the total effect of ethnic origin on the equity accumulated in housing (controlling for other socioeconomic and demographic variables). Model 2 adds community of residence and time of migration and examines, thus, the direct effect of ethnicity (and all other variables) on the value of housing.

In model 1, we observe a strong and significant negative effect of North African origin, contrasted with Asian origin, on the value of housing but no significant effect for European origin. Household income and household size have a positive effect on the value of housing, as do education and age of head of household. Being unmarried has a negative significant effect on the value of housing and this is most pronounced among unmarried males ($\beta = -51,766.0$). Size of community has no significant effect. Model 2 reveals that residence in a peripheral community has a significant negative effect on the value of housing and time of migration has a monotonic effect wherein late arrival is associated with a lower value of housing. It is noteworthy that among those who immigrated at the same time, European Jews have a significantly higher value of housing than Asian Jews. The low value accumulated in housing owned by North African Jews is only partly explained by their late arrival and their concentration in peripheral localities. Indeed, even after controlling for other relevant factors, the value of homes owned by North African Jews is considerably lower than that of the other groups. While Asian Jews still appear to have housing of a significantly higher value than North African Jews do, the difference is not quite as large when time of migration or community of residence is taken into account. The effect of North African origin decreased from $\beta = -29,561$ in model 1 to $\beta = -17,065$ in model 2.

To this point we avoided interpreting the values of the coefficients in terms of the magnitudes of the effects of the independent variables. The reason for this is that the interpretation of TOBIT coefficients is not straightforward. The TOBIT model involves two types of effects: (1) the effect on the values of the dependent variable from cases that have a nonzero value of housing (uncensored cases), and (2) the effect on the cumulative probability of owning a home (not being censored). The ordinary TOBIT output captures these two effects in only one coefficient for each independent variable. The coefficient, then, estimates the general effect of independent variables on the expected value of the dependent variable for all cases. What is of interest to us is the magnitude of the effect of the independent variables on the value of housing, given that one in fact owns a home. It turns out that the coefficient estimates can be decomposed into two components, one of which directly estimates the magnitude of an effect on the dependent variable from uncensored cases (Roncek 1992).⁹

Decomposition of the equation for model 2 reveals that the component for the effect of an independent variable on the value of housing for those who own a home is approximately 0.54 of the total coefficient estimate. We can now reestimate the independent variables' effects on the value of housing. For example, applying the correction factor to the coefficient for North African origin — where $\beta = -17,065$ and the corrected estimate is $-9,215$ ($-17,065 \leftrightarrow 0.54$) — we can interpret this to mean

TABLE 5: Unstandardized Regression Coefficients from TOBIT Analysis Predicting the Value of Housing

Variables	Model (1)	Model (2)
Europe origin ^a	7,323.4 (2,976.5)	15,481.0* (2,870.5)
North Africa origin ^a	-29,561.0* (3,491.5)	-17,065.0* (3,587.7)
Migration before 1947 ^b		17,092* (4,489.2)
Migration 1947-52 ^b		7,747.1 (3,358.8)
Migration 1953-60 ^b		-3,618.0 (4,196.1)
Migration 1961-70 ^b		-27,263.0* (3,961.2)
Migration after 1970 ^b		-41,181.0* (4,041.0)
Peripheral town ^c		-22,100.0* (3,533.7)
<i>Household characteristics</i>		
Monthly earnings (x 1000)	13,092.0* (701.9)	12,305.0* (683.5)
Size of household	4,658.4* (790.5)	5,207.9* (775.5)
Large community ^d	-1,059.3 (3,147.7)	-11,872.0* (3,266.9)
Midsized community ^d	2,149.4 (2,775.8)	-4,124.6 (2,820.3)
<i>Head of household</i>		
Education	3,087.6* (288.4)	3,006.8* (283.2)
Age	985.5* (80.9)	749.0* (93.9)
Unmarried male ^e	-51,766.0* (5,339.1)	-49,611.0* (5,191.9)
Unmarried female ^e	-11,523.0* (3,552.7)	-10,475.0* (3,460.6)
Sigma	71,249.0	69,015.0
Constant	-56,785.0	-38,577.0
-2 Log likelihood	87,468.6	87,189.5
(N = 4,456)		

^a Standard errors are in parentheses.

^b Contrasted with Asia origin

^c Contrasted with Israeli born

^d Contrasted with all other communities

^e Contrasted with small communities

^f Contrasted with married couples

* p < .01

that the value of housing owned by North African Jews is IS 9215 lower than the mean housing value of Asian Jews with similar socioeconomic and demographic characteristics. This figure represents approximately 10% of the mean value of family housing in Israel, which stood at IS 89,400. Similarly, late migration (after 1970) results in an average value of housing that is IS 22,238 (-41,181 \leftrightarrow 0.54) lower than that accumulated by native-born heads of household. Applying the correction, to the coefficient of household earnings, we find that every IS 1,000 in monthly earnings is associated with a IS 6,645 (12,305 \leftrightarrow 0.54) increase in the mean value of housing. This correction factor can be similarly applied to additional coefficients to obtain an estimate of their impact on the value of housing among those who own a home.

Discussion

Before discussing the implications of our findings for ethnic inequality, it is important to evaluate them comparatively. An estimated 76% of all Jewish households in our sample own their homes. It is remarkable that the same proportion of households with foreign-born heads own their dwellings as households with native-born heads (76%). This parity is determined by the fact that immigrants who arrived before the establishment of the state of Israel or shortly thereafter achieved high rates of home ownership that exceed the rates of native-born Israelis, most of whom are offspring of those early immigrants. In the U.S. the rate of home ownership among non-Hispanic whites (mostly native-born) was 71% in 1980, and it was considerably lower (approximately 50%) among non-Hispanic blacks (Alba & Logan 1992). The figures for Hispanics ranged from almost 50% among Mexican Americans to 20% among Puerto Ricans (Kriwo 1995). In Canada the overall rate of home ownership in 1986 was 60% (Balakrishnan & Wu 1992), and in Britain the figure stood at approximately 70% (Hamnett 1991). From a comparative point of view, then, the rate of home ownership among immigrants in Israel is impressive and it attests to the success of both the ideology of Jewish resettlement and the policies that facilitated widespread attainment of family dwellings.

Beyond the high overall rate of home ownership in Israel, our findings reveal considerable disparities among immigrant groups. Approximately 80% of immigrants from Europe and Asia owned their places of residence, while the rate of home ownership among North African immigrants did not reach 60%. An even more perceptible hierarchy emerges with respect to the value of housing, with Europeans at the top, North Africans at the bottom, and immigrants from Asia between.

Our analysis highlights two factors that are central to the emergent patterns of ethnic inequality. The first is time of immigration and the second is place of residence. Time of migration does not merely reflect duration of residence in the country. Rather, its importance derives from the specific conditions and opportunities that existed in the host society at different periods. Its effect represents, in addition, the rapid increase in housing prices relative to the general

level of inflation. This phenomenon occurred in most industrial societies in the second half of this century. It was especially strong in Israel, where large-scale immigration has continuously fueled the demand for housing. As a result of these conditions, the later an immigrant entered the housing market, the more difficult it was to become a home owner. Concomitantly, those who already owned a home rapidly accumulated housing wealth.

Place of residence also exerted a significant effect on the likelihood of owning a home and even more strongly on the value of housing. Peripheral communities, we argued, are less attractive and are unable to command the prices that similar housing in more central locations can secure. More important, the supply of housing in peripheral communities was kept high through construction projects subsidized by the government in an effort to disperse the population. This in turn kept prices down in peripheral communities at the same time that prices were rising in the major cities. As a result, there was less accumulation of housing wealth in peripheral communities.

Although time of migration and place of residence account for a substantial portion of the gap between ethnic groups, disparities still remain when controlling for these factors as well as socioeconomic and demographic characteristics. The reasons for the remaining disparities are not all that apparent, and at this point in time we can provide only speculative interpretations. One obvious factor that was not included in our analysis is disparity in family wealth and intergenerational assistance. For the overwhelming majority of the immigrants, this would not be an important factor, since the Holocaust survivors who migrated from Europe and the Jews who migrated from North Africa and the Middle East were mostly refugees who arrived with minimal resources. Some of the European and Asian immigrants who arrived before Israel's independence did indeed bring (modest) family wealth, and this may have contributed to their high level of home ownership. A second possible explanation of the remaining disparities relates to differential network ties of immigrants to the more veteran population. While purchasing housing was generally more difficult for latecomers, the hardship was somewhat alleviated for immigrants who could receive assistance from compatriots who immigrated earlier by means of formal assistance organizations (Light 1972) as well as through informal networks of families and acquaintances. In this regard North African Jews, most of whom arrived in later periods, were at a clear disadvantage vis-à-vis both Asian and European immigrants. New immigrants of European origin were most likely to benefit from the fact that large numbers of their fellow countrymen immigrated to Israel during the first half of the twentieth century. By the time Israel received its independence, they composed the majority of the Jewish population and dominated the political and economic establishments. They were clearly in position to provide newcomers from their native countries substantial support in resettlement. Even so, European immigrants who arrived after 1970 were at a disadvantage relative to earlier European (and even Asian) immigrants, as reflected in their lower rate of home ownership and the lower value of wealth that they accumulated in housing.

The advantage of European immigrants over Asian and North African Jews who arrived in Israel in the same period may also be attributed to the reparations

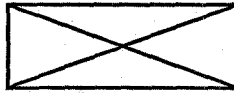
from Germany that many of them (who were Holocaust survivors) received in the late 1950s and early 1960s. During this period many families received substantial sums of money that, on average, were equal to their annual household earnings (Landsberger 1969). A survey conducted by the Bank of Israel in the late 1950s found that families who received reparations invested more than one-quarter of their total after-tax income in housing property, as compared to less than 10% so invested by families that did not receive reparations (Bank of Israel 1959). It seems quite likely that these transfers of funds gave European immigrants an edge over the Asian immigrants, many of whom arrived earlier.

As we have seen, the disparities in housing wealth are independent of demographic attributes (i.e., age and marital status) and labor market outcomes (i.e., earnings). This finding supports the argument that housing wealth is an analytically distinct area of individuals' life chances and that it should be examined more closely for a better understanding of social stratification. When considering the cumulative character of rates of home ownership and the value of housing, ethnic disparities are further magnified. The group that has the lowest rate of home ownership also has the lowest average value of housing among those who own a home, while the group that has the highest rate of ownership has the highest mean value of housing. This has dire implications for group inequality in wealth accumulated in housing, and with regard to total wealth more generally. The implications are even graver when we consider that housing wealth constitutes the primary form of household wealth for the overwhelming majority of the population and is a major determinant of intergenerational assistance and inheritance. Disparities in home ownership, then, may generate the reproduction of ethnic inequality in wealth and standard of living across generations.

Notes

1. Since the focus of our analysis is on housing inequality among immigrants, we distinguish them according to time of arrival in Israel and geocultural origin. For comparison purposes we also include native-born Jews. The Arab population who is not an immigrant population, and who resides primarily in nonurban areas, is not included in the analysis.
2. Home ownership refers to the ownership of a residential unit. While some families own single-family homes, the overwhelming majority of the population own apartments in multifamily buildings. The data do not permit us to distinguish among housing types. The value of housing was reported by the head of the household. In those cases where the value of the housing was not provided, estimates were inserted by the Central Bureau of Statistics based on assessors' evaluations. Validity checks were also carried out on a sample of cases using assessor evaluations.
3. The data do not include the recent mass migration from the former Soviet Union, which began in 1989.
4. The difference between the two coefficients is also statistically significant. This indicates that controlling for household earnings, community size, and characteristics of head of household, the likelihood of owning a home is significantly lower for North African Jews than for European Jews.

5. This may reflect the fact that a higher proportion of unmarried women than of unmarried men are widowed and, thus, maintain sole ownership of the family home.
6. It is additive in the coefficients, whereas the relationship among the variables takes on a multiplicative form.
7. It should be noted that those who immigrated before — or immediately after — the establishment of the state of Israel had higher probabilities of owning a home than native-born heads of household with similar characteristics. The predicted probabilities of owning a home for native-born of European descent, native-born of Asian descent, and native-born of North African descent who resided in nonperipheral communities are .82, .78, and .64, respectively. In peripheral towns the respective figures for the three native-born groups are .73, .68, and .52.
8. The TOBIT model is appropriate for this type of dependent variable where some threshold sum (usually a substantial sum) is required in order purchase a dwelling unit and cases who do not reach the threshold have a zero value on this variable. An important advantage of the TOBIT model is that it includes all cases in the analysis of the value of housing and thus enhances the degrees of freedom for testing the model.
9. It can be shown that $\delta Y^* / \delta X_i$, the change in expected value of housing for uncensored cases Y^* (that is, among those who own a home) that is associated with a change in an independent variable X_i can be calculated from the following formula:



where b_i is the coefficient obtained from the TOBIT output, Z is the Z score associated with the area under the normal curve, defined by $F_{(Z)}$, which is the cumulative normal distribution function associated with the proportion of cases above the limit (uncensored), and $f_{(Z)}$ is the unit normal density; that is, the value of the derivative of the normal curve at a particular point. $F_{(Z)}$, the area under the normal curve, is approximated by the proportion of cases above the limit. In the case of home ownership in Israel, 76% of the sample had a nonzero value on the variable "value of home," so that $F_{(Z)} = .76$. The Z score associated with this area is .72 (from a normal distribution table) and $f_{(Z)}$ is calculated from the formula for the standard unit normal distribution with the above Z value. Based on this calculation, $f_{(Z)} = .308$. Inserting these values in the bracketed portion of the formula above, we arrive at a value of .545. This is the correction factor for adjusting the TOBIT coefficients in order to arrive at a valid interpretation of the independent effects on the value of housing. For a detailed account of this procedure see Maddala (1983), McDonald and Moffitt (1980), and Roncek (1992).

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