Age at arrival and immigrants' housing outcomes: evidence from the UK

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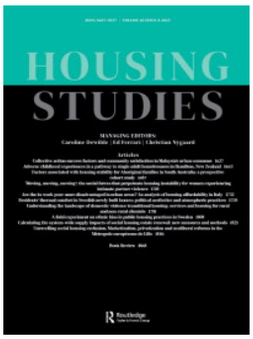

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Age at arrival and immigrants' housing outcomes: evidence from the UK

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ABSTRACT

We provide new evidence on how immigrants' age at arrival relates to their housing tenure and living conditions in the UK. While previous research has examined the role of socio-economic and demographic factors in immigrants' housing outcomes, the effect of age at migration remains underexplored. Using a representative dataset from the UK Household Longitudinal Study, we analyse how immigrants' arrival age is associated with their likelihood of homeownership, reliance on social housing, and housing quality. Our findings confirm that those who arrive as adults face significantly lower homeownership prospects than those who arrive aged 0–5 years, with the oldest arrivals exhibiting a 44-percentage-point gap. Contrary to expectations, later arrivals are not more likely to rely on social housing than earlier arrivals or natives. Furthermore, we find no strong evidence that housing or neighbourhood quality differs systematically based on age at arrival. These results provide insight into the link between immigrant generations, housing market segments and housing quality outcomes with implications for household welfare. The findings are therefore relevant for policymakers and valuable for local and regional expenditure, forecasting, and economic development.

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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.[1] A reasonable proportion of this research and debates relate to the housing patterns of immigrants, typically linking immigrants' housing choices and outcomes to current circumstances such as age (Painter *et al.*, 2001), socio-economic and demographic characteristics (Damm, 2009; Gyourko *et al.*, 1999;

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Wu *et al*., 2018), socio-cultural factors (Huber & Schmidt, 2022; Marcén & Morales, 2020;), and ethnic and racial disparities (Borjas, 2002; Coulson, 1999; Painter *et al*. 2001; Zorlu *et al*., 2014). What is commonly found is that immigrants are much less likely to own their homes than non-immigrants (e.g. Borjas, 2002).

Housing is a basic human need and immigrants attempt to optimise their housing needs through their housing tenure and location choices. Although these choices have been shown to be significantly influenced by immigrants' current social, economic, cultural and demographic characteristics (Åslund, 2005; Tanis, 2020; Zavodny, 1999), the influence of immigrants' lifecycle stage at arrival in the destination country on their housing outcomes is not well understood. For instance, immigrants' age at arrival in the destination country has been shown to be an important determinant of later socioeconomic outcomes, yet scholarly work on the link to their housing outcomes has been limited. We contribute to this rather small literature by studying how age at arrival is linked to immigrants' housing outcomes by analysing a representative dataset of the population resident in the United Kingdom in 2014–2016: the choice between owning and renting on the one hand and between private renting and social housing on the other hand. We also look at differences in housing and neighbourhood conditions between owners, private renters, and social renters. In a nutshell, we study the link between immigrants' age at arrival, where they live and how they live, by addressing three research questions:

1. How does an immigrant's age at arrival relate to their homeownership probability?
2. To what extent does an immigrant's age at arrival influence residing in social housing, relative to being a renter?
3. What is the relationship between an immigrant's age at arrival and their housing and neighbourhood quality?

To investigate these questions, we use a representative household dataset from the UK Household Longitudinal Study with 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+. The special licence version of our dataset also enables us to observe every immigrant's country of birth. First, we look at the choice between homeownership and renting, confirming results of earlier studies that show that the later in life an adult migrates, the lower their homeownership probability, with an adjusted homeownership gap of 44 percentage points for the oldest arrivals.

Furthermore, from a policy perspective, it is particularly interesting to study if immigrants rely on housing assistance disproportionately. We therefore test if immigrants' age at arrival correlates with receiving welfare benefits in the housing market. If younger arrivals are more likely to grow up with better (institutional) knowledge of local housing markets and with the same educational and economic prospects as their UK-born peers, then we would expect later arrivals to have missed out on these advantages, possibly leading them to greater reliance on housing welfare. Not only do we find that later-stage arrivals are less likely to live in social housing than earlier arrivals, but our results also show that immigrants are less likely to do so than natives.

Lastly, we study immigrants' housing and neighbourhood conditions, in particular, whether older-aged arrivals live in different conditions than younger arrivals. We further split our sample into homeowners, private renters, and social renters, to see if living conditions vary by tenure type. Contrary to our expectations, we find no evidence for an age-at-arrival gap in these quality measures and only very limited evidence for differences between tenure types.

Our paper contributes to the literature in a number of ways. First, it combines the perspectives of Myers *et al.* (2009) and Borjas (2002): while the former explicitly considers age-at-arrival effects, they only focus on Mexicans who 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 & 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 & Boyd (2009), who observe two relatively large age-at-arrival groups (under 13 and 13+).

Our results on renters also add to the literature on the welfare magnet hypothesis in general (e.g. Agersnap *et al.*, 2020; Barrett & Maître, 2013; Borjas & Hilton, 1996; Ferwerda *et al.*, 2024; Giulietti, 2014; Verdugo, 2016) and social housing in particular (e.g. Fougère *et al.*, 2013; Li & Tang, 2018; Verdugo, 2016). While the latter literature is surprisingly small, the former is much more developed. 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. The UK has a long history as an immigration country and is therefore an excellent lab to study questions on immigrants' housing outcomes. In particular, 57% of immigrants in our sample are not homeowners but renters and hence, they make up a large group of households which deserve our attention. This study thus 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 different segments of 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.

The remainder of this paper is structured as follows. In the next section, we provide our conceptual framework and related literature and then describe our data and methods in the following section. We then devote the majority of this paper to studying the relationships between housing outcomes and age at arrival: we examine how the age at arrival of immigrants relates to their homeownership

prospects and their chances of living in social housing and receiving housing benefits, and explore differences in housing and neighbourhood quality between owners, private renters, and social renters. The last section concludes.

2. Theory and hypotheses

2.1. The lifecycle theory and housing outcomes

The vast majority of studies on immigrants' housing tenure account for the lifecycle position by introducing an age variable; however, the scope of the lifecycle application is often limited. The lifecycle theory (Modigliani & Brumberg, 1954) suggests that individual choices, consumption and savings decisions are functions of the individual's lifecycle position (Mariger, 1987; Tin, 2000). Painter *et al.* (2001) introduce an age classification (18–24, 25–34, 35–44, 45–54 and 55–64) that reveals the variation in individuals' homeownership probability based on their age group. Oladiran *et al.* (2019), however, argue that this lifecycle effect on the homeownership probability cannot be the same for migrant groups. They reveal that the natural lifecycle effect (age) is stronger for second-generation migrants than for first-generation migrants. Furthermore, they find that the homeownership probability of first-generation migrants is influenced more by their 'migration lifecycle' stage than the natural lifecycle stage, reflecting the immigrant's length of stay in the destination country.[2]

The body of literature that attempts to explore the lifecycle impact on immigrants' housing outcomes underscores the importance of the immigrant's life stage on their housing outcomes; however, although the time since birth (age) is an important factor, the age at which immigration occurs may be a stronger predictor of housing outcomes for immigrants. Age at arrival in the host country has been shown to have significant effects on the educational and occupational attainments and income potential of immigrants (Guven & Islam, 2015; Myers *et al.*, 2009; Rumbaut, 2004; Stiefel *et al.*, 2010). 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 the adult attainments of immigrants who migrated early in their lifecycles were higher than those who migrated later, and adult attainments deteriorated significantly for people who migrated later in their lifecycles. This effect is largely driven by early arrivals' (near) perfect adaptation to new cultures and systems, and language proficiency (Chiswick & DebBurman, 2004; Stevens, 1999).

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 who arrived as children. 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. Cahill & Franklin, 2013; Kim & Boyd, 2009). Oladiran

et al. (2019) provide 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. Furthermore, a proper examination of the link between age at arrival and outcomes in the social housing market is also missing from the literature. By analysing the link between immigrants' age at arrival and their housing outcomes, our study provides valuable insights into the relationship between immigration-lifecycle relationships with immigrants' housing outcomes from a unique set of lenses with theoretical, practical and policy implications.

Our empirical analysis is, therefore, premised on the idea that the lifecycle stage at which an immigrant arrives in a country significantly influences their housing outcomes. The lifecycle model posits that an individual's early life stages are relevant for human capital development (early life), following which they get employed (mid-life) and then retire (old age). The mid-life stage involves consumption and savings decisions (Mariger, 1987; Megbolugbe & Linneman, 1993; Tin, 2000; Wakefield, 2009), with important implications for wealth and investment, including housing, which typically forms a significant proportion of households' wealth portfolios. In terms of homeownership, for instance, the probability of making a transition from homeownership to renting increases with age (Flavin & Yamashita, 2011). This theoretical construct may have a different application for immigrants who arrive in the destination country at different lifecycle stages to begin a new life. Rumbaut (2004) reveals that immigrants who arrived at an earlier lifecycle phase are likely to have higher adult attainments than their counterparts who migrated at a more advanced lifecycle phase. Drawing on this, it can be inferred that immigrants who arrived at an earlier lifecycle phase are likely to have more favourable housing outcomes, given that they have more time to build wealth, develop a credit history and access relevant information in their host country.

2.2. Other factors that influence immigrants' housing outcomes

The core argument in this paper is that the lifecycle stage at which an immigrant arrives in a country influences their housing outcomes; however, an extensive body of literature sheds light on other important influences. Zorlu *et al.* (2014) reveal that factors such as human capital, individual endowments such as education, work experience, income generation capability and positive housing investment inclination are key homeownership determinants for immigrants. Painter *et al.* (2001) further highlight the role of educational attainment, suggesting that individuals with lower educational status may be less competitive in the labour market, thus earning lower income than their counterparts. Additionally, Coulson (1999) further finds that house values, home purchase cost, educational attainment and information asymmetry in the housing market also influence housing tenure choices. However, they observe that income effects are inconsistent because in their study, Hispanics and Asians, despite having higher incomes than Blacks, have lower homeownership rates.

Hall & Greenman (2013) offer further perspectives on socioeconomic effects by showing how the legal status of immigrants (being an undocumented/illegal immigrant) may further exacerbate their socioeconomic outcomes. The study reveals that

illegal immigrants find it more difficult to secure employment and receive lower wages, thus finding it difficult to secure mortgage facilities. Along the same lines, Jewell *et al.* (2025) reveal that the immigrants who migrated in a restrictive migration policy system are more likely to have higher socioeconomic outcomes and by extension, more favourable housing outcomes. While blatant racial and ethnic discrimination in housing appears to have declined, there is some evidence of institutional and more subtle forms of racism and marginalisation (Bao, 2023; Crawford *et al.*, 2016; Gulliver, 2017; Lukes *et al.*, 2019; Phillips & Harrison, 2010).

Individual household and demographic factors such as household size, marital status, household formation and parental background (Borjas, 2002; Flavin & Yamashita, 2011; Zorlu *et al.*, 2014) and demographic characteristics such as gender, race, ethnicity and country of origin (Åslund, 2005; Coulson, 1999; Goodman, 1990; Nygaard, 2011; Skifter Andersen *et al.*, 2016) have also been found to influence immigrants' housing outcomes. However, Kuebler and Rugh (2013) argue that the effects of socioeconomic factors may be stronger than demographic factors. Borjas (2002) also highlights the importance of locational factors such as cities, metropolitan areas and regions.

The literature generally paints a stark picture of persistent disadvantages faced by immigrants and minority ethnic households in accessing decent, affordable housing through mortgage markets, social housing queues, and the private rental sector (De Noronha, 2015; Finney & Harries, 2015; Netto, 2011; Phillips, 1998).[3] Numerous studies show that ethnic minority households are disproportionately represented in overcrowded and poor-quality housing compared to white British counterparts. This gap persists even when controlling for socio-economic factors (Elahi & Khan, 2016; Gleeson, 2022; Gulliver, 2017). Furthermore, there is an over-concentration of minority ethnic households in the most deprived neighbourhoods in Britain's cities, linked to poor housing conditions and lower economic status. Similarly, the percentage of homeless individuals has grown significantly in minority ethnic communities, from 18% to 36% in the last two decades (Gulliver, 2017).

In the UK, shifts in government policy, from prioritising social housing to a market-driven approach, have disproportionately impacted low-income households, including many migrants and minorities (Lukes *et al.*, 2019). Policies like the 'Right to Rent' scheme can further restrict access for undocumented migrants (Crawford *et al.*, 2016). In addition, gentrification processes can displace established communities, often including minority groups, while concentrating them in deprived areas with limited access to amenities (Leather & Nevin, 2013; Slater, 2014; Wacquant *et al.*, 2014).

2.3. Immigration and the social rented sector

Powell & Robinson (2019) raise important issues relating to broader housing debates in England, highlighting the link between the housing crisis (lack of affordable housing, falling quality standards, insecurity and socio-spatial concentrations of poverty) and the marginalisation of low-income households through evictions, homelessness and anxiety-inducing threat of that stigmatisation fate (Fitzpatrick *et al.*, 2015; Paton & Cooper, 2016; Watt, 2018). Political debates and discourses often link housing to migration and in some cases, housing forms the crux of anti-migration and far-right campaigns as evidenced by the strands of the Brexit debate (Gough, 2017).

Some of these debates and a plethora of anecdotes tend to obscure the complex challenges that minority households encounter in the destination country (Goldberg, 2009; Wacquant, 2009). Although vulnerable households in the UK can apply to live in rental homes from their council or local authority ('council housing'[4]) or from a housing association, all of which offer low-cost housing to eligible households (Hilber & Schoeni, 2021), eligibility generally depends on several factors, such as age and family status. For immigrants, these allocation rules create both opportunities and constraints. Importantly, immigrants can only go on the housing register if they meet immigration conditions, one of which implies that they must have been residing in the country for at least five years. As a result, recently arrived immigrants have to rely on the private rental sector, which may offer lower housing security and poorer living conditions. Over time, as immigrants become eligible and apply for social housing, their housing careers may stabilise, though access remains competitive and dependent on local housing shortages.

This raises a broader question about whether immigrants are disproportionately reliant on housing welfare—a claim often associated with the welfare magnet hypothesis. Past studies have found mixed empirical evidence on this hypothesis, which suggests that immigrants are drawn to places with generous welfare systems. Prior studies have shown that migrants often receive less welfare than natives (e.g. Barrett & Maître, 2013). Similarly, Ferwerda *et al.* (2024) studied immigrants in Switzerland and found 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. 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. 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. Verdugo (2016) finds a strong causal relationship between the availability of public housing and immigrants' initial location choice. Borjas & 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. They further find that age at arrival has a positive relationship with using welfare; however, they don't specifically study participation in housing programmes in their regressions.

2.4. Hypotheses

Based on the discourse in the above subsections, we develop the following testable hypotheses which underpin the empirical analysis:

Hypothesis 1 (homeownership): Immigrants who arrived at more advanced stages of their lifecycle will have a lower homeownership probability than immigrants who arrived at earlier lifecycle stages.

Hypothesis 2 (housing assistance): Immigrants who arrived at more advanced stages of their lifecycle are more likely to use housing assistance than immigrants who arrived at earlier lifecycle stages, conditional on renting.

Hypothesis 3 (housing and neighbourhood quality): Immigrants who arrived at more advanced stages of their lifecycle are more likely to reside in poorer quality housing than immigrants who arrived at earlier lifecycle stages.

3. Methods and data

3.1. Methods

To test our three hypotheses, we run three sets of regressions where we model immigrants' housing outcomes as a function of age at arrival and a vector of individual, household and location covariates.

$$P(Homeowner_i) = \alpha_1 + \beta_1 AAA_i + \gamma_1 X_i + \varepsilon_i \quad (1)$$

$$P(Social\,housing_i \mid Homeowner_i = 0) = \alpha_2 + \beta_2 AAA_i + \gamma_2 X_i + \epsilon_i \quad (2)$$

$$Quality_i = \alpha_3 + \beta_3 AAA_i + \gamma_3 X_i + e_i \quad (3)$$

In each of these equations, AAA_i is the key explanatory variable and represents the age at which the migrant arrived in the UK, expressed as age groups, where the reference category will be the youngest age-at-arrival group, 0–5 years. X_i is a vector of individual and household characteristics[5] that can affect an immigrant's housing tenure: 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.

Equation 1 is a classical tenure-choice model where we distinguish between homeownership and renting. The inclusion of the age-at-arrival variable will help us to determine how much less likely later arrivals are to own their own homes than earlier arrivals—conditional on all other variables, including age at interview. By controlling for age at interview, we compare individuals who are the same age at the time of the survey but who arrived in the country at different ages. A negative coefficient on later ages at arrival means that, among two individuals of the same age, the one who arrived later in life has a lower likelihood of owning a home than the one who arrived at a younger age.

Prior literature dealing with cohort analysis (e.g. Glenn, 2005) has acknowledged that age, cohort, and period effects are collinear as either two of them jointly determine the third. Therefore, entering all three variables in the same regression leads to an identification problem. In our paper, this is not of much concern as we keep the period fixed by using a single survey wave. However, by including age at arrival together with age at interview, we implicitly determine the time spent in the host country (or the year of immigration). While this does not cause any identification problem, our coefficient estimates of the age-at-arrival effect are conditional on the respondent's age at interview. This means that the estimated effect reflects not only differences in life-course transitions

but also potentially unobserved immigration-year effects, as immigrants arriving at similar ages but in different years may have experienced different economic, social, or policy conditions (Glenn, 2005). Therefore, our findings should be interpreted with this limitation in mind.

For Equation 2, we first look at households that rent in the social-housing market. We pool both forms of social housing (renting from councils and renting from housing associations) 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 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 residing in the country for at least five years. For this part of the analysis, 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 is problematic given that we already control for income and occupation, which is why we abstain from controlling for this additional factor.

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 an alternative age-at-arrival variable to compare immigrants arriving at different lifecycle stages to natives. The reference category for this variable is 'born in the UK', which includes all natives. The remaining categories are identical to those from our original variable and refer to the different age-at-arrival brackets of all immigrants. The dependent variables are the indicators for living in social housing and obtaining housing benefits, respectively.

Equation 3 enables us to analyse immigrants' living conditions. 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 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. We split our sample into homeowners, private renters, and social renters, to see if there are differences by tenure type. Our working assumption here is that quality differences can arise due to informational disadvantages. Ha *et al.* (2021) show that people moving over longer distances, defined as over 50 miles, within England are less likely to own their next home, and provide evidence that this is due to movers possessing less information about local housing markets than incumbent residents. We extend the framework within which Ha *et al.* (2021) work in the following ways: first, we look at international moves to the UK; second, we hypothesise that within immigrants, those arriving later should suffer further informational disadvantages

compared to those who arrived at younger ages, potentially as children, leading them to move into housing and neighbourhoods that are less desirable to those more familiar with the local housing market; and third, we analyse quality rather than homeownership outcomes.

We use Ordinary Least Squares (OLS) to estimate all models. Binary response models like those in Equations 1 and 2 could be estimated using an OLS estimator in case of Linear Probability Models (LPM) or Maximum Likelihood Estimators in the case of Probit or Logit models. 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 & Pischke (2009), for instance, argue that LPM and nonlinear models such as Probit or Logit often lead to very similar estimates. While we acknowledge that LPM can produce predicted values outside the 0–1 range, this is not a significant concern in our case, as our analysis focuses on average effects rather than precise individual predictions.

3.2. 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 outcomes 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 thirteen waves (as of 2024), covering the period 2009 to 2022. 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 was 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. That means that our standard errors are robust and our estimates are representative of all residents in the UK in 2014–2016, including immigrants.

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).

Crucially, 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.[6] This improves the representation of immigrants and ethnic minorities, thus enhancing the quality of the data available

for immigration-related research. Furthermore, using one wave only fixes the time period and, therefore, prevents the identification problem outlined in the previous subsection. 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 already spent more time in the country: 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, summarised in 5-year immigration cohorts. The figure is not intended to reconstruct historical migration patterns, but rather to illustrate how age-at-arrival patterns appear within the constraints of the survey sample. Because we observe immigrants at a fixed point in time, these data are shaped by natural selection effects: for earlier immigration periods, those who remain in the sample tend to be individuals who arrived as children and survived to old age, while adult migrants from those periods are underrepresented because they are no longer alive to be surveyed. The number of observations is therefore lower for the earliest years and estimates become less reliable as a result. In contrast, among more recent immigrants, children are underrepresented because they are still too young to lead a household and be contacted for the survey. Thus, the figure reflects not only age-at-arrival trends but also how these are shaped by age-based sample censoring—a natural artifact of retrospective data collection.

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

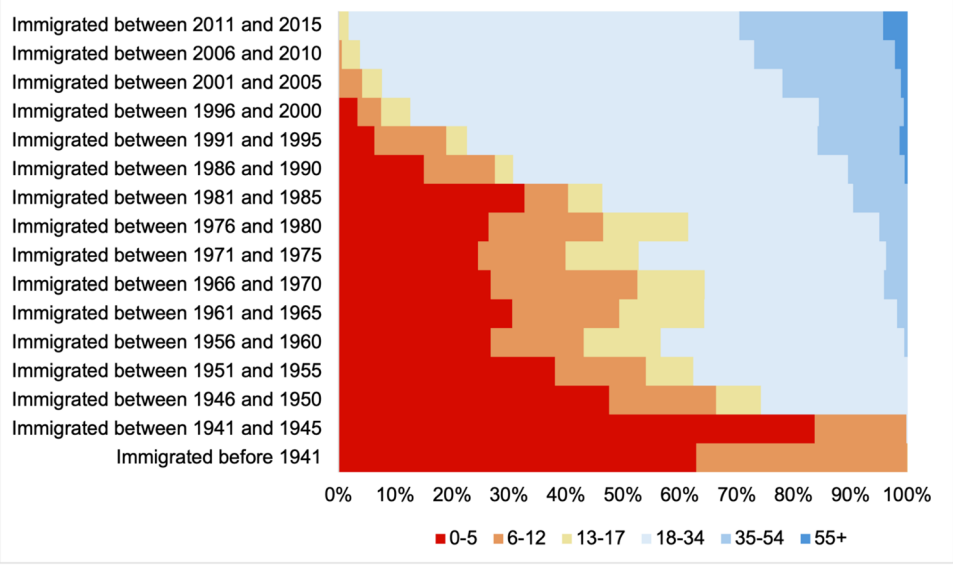

Figure 1. Distribution of age-at-arrival groups by year of migration to the UK (2014–2016). This figure illustrates the relationship between the immigrant's age at migration to the UK and the year of entry of those immigrants surveyed in wave 6. Not every year of entry contains observations. Statistics are weighted and take into account the complex survey design ($N = 3{,}327$). *Data source*: Understanding Society, wave 6.

& Morales (2020), we look at immigrant household heads[7] 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 all 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. As discussed in earlier sections, 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%), Poland (7.4%), the Republic of Ireland (5.6%), Germany (4.9%) and Pakistan (4.6%), 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. We therefore 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.

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 children 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.

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

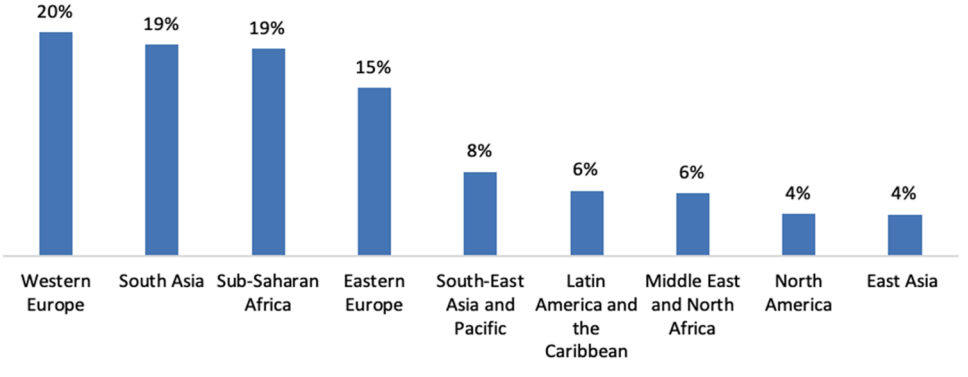

Figure 2. Proportion of immigrants by world region of birth (2014–2016). This figure depicts the proportions of immigrants in the UK by world region of birth. Statistics are weighted and take into account the complex survey design ($N = 3{,}370$). *Data source:* Understanding Society, wave 6.

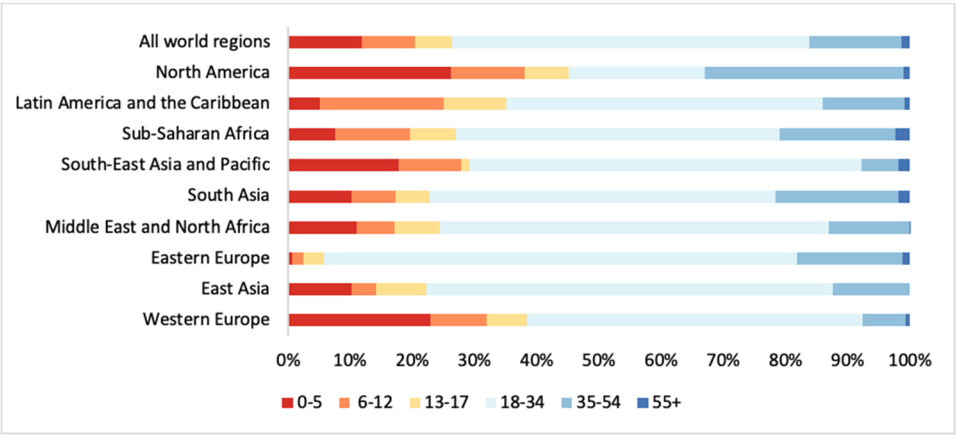

Figure 3. Distribution of immigrants' age at arrival by world region of birth (2014–2016). This figure depicts the proportions of age at arrival by world region of birth. Statistics are weighted and take into account the complex survey design ($N = 3{,}320$). *Data source:* Understanding Society, wave 6.

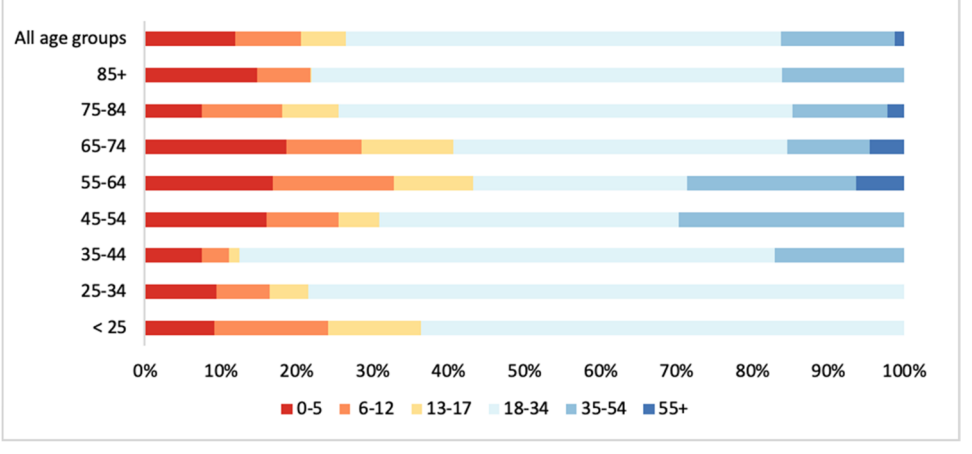

Figure 4. Distribution of age at arrival by age at interview (2014–2016). This figure depicts the joint distribution of age at arrival and age at interview. Statistics are weighted and take into account the complex survey design ($N = 3{,}327$). *Data source:* Understanding Society, wave 6.

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. Table 1 summarises all variables included in our analysis. Summary statistics are reported in Table A1.

4. Empirical results

4.1. 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

Table 1. 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
Bedrooms	Number of bedrooms
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
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

probability. Table 2 reports estimates of models where we regress a homeownership dummy on several individual and household characteristics (Equation 1). We report the full set of coefficients but focus on the interpretation of a few variables only.

Table 2. 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)

(*Continued*)

Table 2. Continued.

	(1)	(2)	(3)	(4)
Control variables:	Age at arrival	Age and regions	Individual controls	Household controls
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.

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 & Morales, 2020). The coefficients for the age groups 6–12 and 13–17 are significant and negative too, but only at the 5 and 10% 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 percentage points lower than those of immigrants who came aged 0–5.

Location matters too: 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 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 −0.32 to −0.17, 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 percentage points, 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.

4.2. The rental sector 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. The models are based on Equation 2 and the results are shown in Table 3.

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. To further test the claim that immigrants are particularly drawn to more generous welfare systems, we introduce an immigrant dummy in column 2. This 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 do 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. While these

Table 3. 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

Dependent 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.

findings provide evidence that challenges the welfare magnet hypothesis, they are subject to important limitations. In particular, differences in eligibility rules across migrant categories, such as refugees versus economic migrants, and unobservable factors like initial financial resources, may influence housing outcomes. Future research with more detailed data is needed to fully understand these dynamics.

Our findings on receiving housing benefits fit in well with the studies of Ferwerda *et al.* (2024) and Giulietti (2014). 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 & Maître, 2013). This gap could be attributed to different cultural norms or discrimination (Giulietti, 2014).

4.3. Differences in housing and neighbourhood quality

In this subsection, we take a look at households' living conditions. In line with our age-at-arrival theory and Equation 3, we would expect the following patterns: for the positive quality indicators (number of bedrooms, and whether the household feels that it belongs to the neighbourhood), we would expect lower outcomes (reflected by smaller coefficients) for the later than for the earlier arrivals. For the negative indicators (whether the household has problems paying for housing, and whether it is exposed to pollution, vandalism, or burglaries), we would expect later arrivals to be more severely affected (reflected by higher coefficients) than earlier ones.

We plot predictive margins in Figure 5. Even though a few age-at-arrival coefficients are significant, we do not find evidence for the above hypotheses or the same clear pattern that we documented in earlier regressions. The only outcome variable where we do see some evidence of 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. Moreover, this is the only outcome variable for which we observe statistically significant differences between tenure types: homeowners tend to have more bedrooms than private or social renters. This is not surprising though, as owned homes tend to be larger than rentals. Moreover, homeowners arriving later tend to have more bedrooms than earlier arrivals. This corresponds well with our previous finding of later arrivals relying less on social housing.

For the other quality indicators, there is little evidence of the aforementioned patterns. The coefficients do not point in the right directions visually, and any patterns are not statistically significant. 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. We also don't find evidence of consistent differences between tenure types.

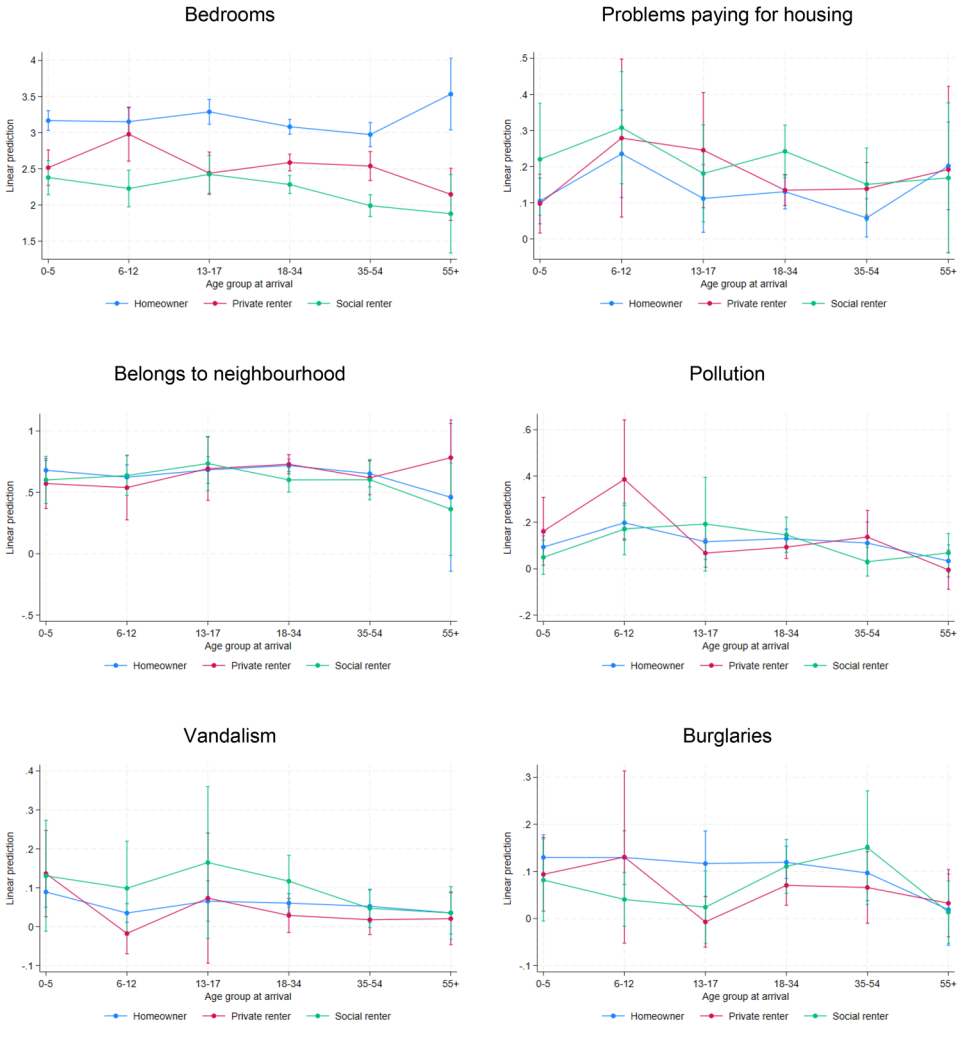

Figure 5. Housing and neighbourhood conditions. This figure displays predictive margins based on various housing and neighbourhood condition regressions and their 95% confidence intervals. Dependent variables are the number of bedrooms in the house, whether the household has problems paying for housing, 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. Regressions are weighted and take into account the complex survey design. *Data source:* Understanding Society, wave 6.

5. Conclusion

Age at arrival has been found to influence many socio-economic outcomes (e.g. Myers *et al.*, 2009) but only a few papers study its relationship with housing outcomes in particular. We study whether immigrants entering the UK at different stages in their lifecycle have different probabilities of living in their own home or in social housing and whether they live in different housing or neighbourhood conditions. Above and beyond prior literature, we include immigrants in our sample

who came to the UK as adults. 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 44 percentage points lower than for immigrants who entered the country aged 0–5, adjusted for individual and household characteristics.

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 conditions: 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. A sample split into homeowners, private renters, and social renters reveals no striking differences between tenure types except when it comes to the number of bedrooms, of which homeowners have more.

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 (Huber & Schmidt, 2022; Marcén & Morales, 2020;). 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 missing credit history or discrimination may make getting access to mortgages more difficult for immigrants too (Phillips & Harrison, 2010). 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 room for future research. For instance, duration analysis to study the adjustment process of immigrants, as in Kauppinen & Vilkama (2016), has not been employed in our paper. With such a method, the speed at which immigrants who arrived at different stages in their lifecycle transition from renting to owning their home can be estimated, and this can improve our understanding of acculturation processes in the housing market. Also, we hope that our study inspires further research on the link between immigration and social housing.

Notes

1. The definition/classification of immigrants and natives used in this paper is consistent with the classification by Keely (2009): immigrants are individuals who were born in a different country from their country of residence; non-migrants are those that were born in, and are living in the same country; and natives are individuals born in the country of residence to parents who were also born in the same country (see Oladiran *et al.*, 2019) for an extensive review of migrant/native classifications). It should also

be noted that the term "immigrants" in this paper refers to all categories of immigrants including economic, social, political and environmental unless otherwise specified.

2. The migration lifecycle stage captures the immigrant's length of stay in the destination country. See Oladiran *et al.* (2019) for the migration lifecycle classification.
3. The "persistent disadvantage" has two dimensions: (i) the inequality in housing outcomes of immigrants that has lingered for a long time; (ii) inequality that can influence the life course of immigrants for the rest of their lives.
4. England, Wales, Scotland and Northern Ireland use different names for their respective local authorities. In this paper, we call them "councils" for brevity.
5. While we would like to be able to control for certain predictors of housing-related outcomes such as parental wealth (e.g. Bond & Eriksen, 2021), this variable, or an adequate proxy for it, are not available in our dataset. Also, Understanding Society collects variables which vary less over time at more irregular intervals. This is the case for the immigrant households' 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 & 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.
6. See McFall *et al.* (2020) for more information.
7. Our decision to include only those individuals in a household that have been recognised as the head of household by all other household members implies that certain immigrants (such as immigrant spouses of a native household head, or immigrant family members joining the family of a native household head) are not included in our sample. In this sense, we may underestimate certain age-at-arrival patterns and summary statistics.

Disclosure statement

No potential conflict of interest was reported by the author(s).

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Appendix A

Table A1. 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

(*Continued*)

Table A1. Continued.

	All	Natives	Immigrants
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
Housing conditions			
Bedrooms	1.44	1.45	1.41
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
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.