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# Non-Married Women and Black Ethnicity: An Analysis of the Likelihood of Homeownership

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## Abstract

*The number of non-married women is on the rise in America and these women are making their presence known, especially where homeownership is concerned. Non-married women are among the fastest growing segment of first time homebuyers. Despite these recent trends, few studies have examined the determinants of homeownership for this group. For the few studies that have not ignored this population, most examine differences between non-married Black and White females, but most do not address within group differences. The present study uses data from the 2000 decennial census to determine if ethnicity matters for non-married Black women. The results show that ethnicity explains some, but not all, of the variations of homeownership for non-married Black women.*

## Introduction

Research has shown that Blacks, as a group, are disadvantaged when compared with Whites on a host of sociological indicators including on income, education and occupational status (Avery and Rendall 2002; Denton 2001; Feagin and Vera 1995; Keister 2000; Oliver and Shapiro 1995; Shapiro 2004). In general, Blacks have been shown to earn less than their White counterparts, have lower levels of educational attainment and under representation in jobs with relatively high levels of prestige. However, Blacks are not all equally disadvantaged (Bodenhorn 2002; Dodoo 1997; Logan and Deane 2003). For example, many have written about the diversity that exists within the Black population where income is concerned. William Julius Wilson (1978) pioneered much of the contemporary literature on this matter with his work on the declining significance of race. He argued that race was no longer the most important factor in determining the life chances and opportunities for Blacks. Instead, argued Wilson,

class position was taking the place of race for Blacks in America. Evidence of the economic polarization of the Black population could be found in the existence of middle-, working- and lower-class Blacks (Horton et al 2000). In some cases such as in the case of Blacks in Queens County, New York, Blacks surpass Whites in terms of median income, especially foreign-born Blacks (Roberts, 2006).

Wilson's seminal work, like many others published before the mid-1990s, focused almost exclusively on measures like income, education and occupation to assess racial differences in overall economic well-being (Oliver and Shapiro 1995). Since that time, careful examinations of racial differences in the types of levels of asset ownership have painted a bleak picture of racial economic inequality in America (Avery and Rendall 2002; Denton 2001; Sykes 2005; Willhelm 2001). Studies have consistently shows that Blacks are more likely than Whites to report that their overall net worth is either zero or negative (Conley 1999; Oliver and



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Shapiro 1995; Keister 2000). For Blacks that are asset owners, they have consistently reported lower levels of asset ownership when compared with their White asset owners (Denton 2001; Myers and Wolch 1995; Willhelm 2001).

Blacks are not equally disadvantaged, however, when it comes to asset ownership. Black ethnic groups including those with roots in the Caribbean or from Africa have been shown to have higher rates of home ownership and higher housing values than native-born Blacks (Alba and Logan 1992; Logan and Deane 2003). Despite the ethnic diversity that exists within the Black population, relatively few studies explore whether or not ethnicity matters for Black women with respect to homeownership, and even fewer focus on homeownership and non-married Black women. Understanding whether or not ethnicity matters for Blacks, especially for non-married Black women, permits greater understanding as to the declining/on-going significance of race for this population. If ethnicity doesn't matter for Blacks with distinct socioeconomic and sociodemographic profiles than perhaps race is as significant as ever as some have claimed (Bonilla-Silva 2001; Feagin and Vera 1995; Feagin and Sikes 1994; Horton and Sykes 2004; Shapiro 2004). On the other hand, if ethnicity does matter for Blacks perhaps factors other than race account for observed differences on the types and levels of assets owned (Wilson 1978).

The present study examines the following research questions: 1. What factors explain variations in the likelihood of homeownership for non-married Black women? 2. Is ethnicity a significant predictor of homeownership for non-married Black women? 3. Does region or education or occupation matter more for some Black ethnic groups than for others? Using 2000 census based data these research questions are examined.

### ***Non-Married Women on the Rise***

The number of non-married women living in the United States has grown over time (Allen 2002). Increasingly, women are going it alone when it comes to such matters as childrearing and finances (Wilmoth 2002). The increase in the number of non-married women can be attributed to a number of factors including delays in the timing of first marriages, divorce rates, changes in societal attitudes towards cohabitation and out-of-wedlock births. The average age at first marriage for women was about 20 years old in 1970. Thirty years later, the average age was 25. The number of never married women between the ages of 20 and 29 doubled

during this time period from 36% in 1970 to 73% in 2000. For women 30 to 34 years of age the proportion of never married women increased three-fold from 6% to 22%. Divorce rates also increased between 1970 and 2000 contributing to the increase in the number of non-married women in the U.S. Divorce rates contributed to changes in the marital composition of women. Never married and divorced women now comprise a larger share of the population than in 1970 (Sykes 2008).

The number of non-married mothers increased over these thirty years also. In 1970 there were 3 million non-married women raising children compared to 10 million in 2000. Larger proportions of births occurring out-of-wedlock in the 1990s compared to earlier decades explains this trend as well as the delay in marriage. Divorce rates play a role too within the group of non-married mothers. Some may be divorced and receive financial assistance in the form of child and/or spousal support that may not be available to non-married mothers without similar marital histories (Sykes 2008).

Racial differences among single-mother headed households were evident in 2000. About 49% of single mothers were non-Hispanic White compared to 30% that were Black. Almost 59% of single non-Hispanic White mothers had only 1 child compared to 49% of comparable Black women. Thirty percent of single White women had 2 children while 32% of single Black women had 2 children. Single Black mothers were more likely than single White mothers to have more than 2 children.

Single Black mothers were more likely to never have been married than any other non-married category. In 2000, 65% of single Black mothers had never been married while 17% were divorced and 3% were widowed and 15% were married but no spouse was present. Conversely, only 30% of White women were never married, 48% were divorced and 4% were widowed. About 16% of single White mothers were married but their spouse was absent. A greater proportion of single Black mothers lived below the poverty line than single White mothers. In fact, 44% of single Black mothers were living below the poverty line in 2000 compared to 25% of single White mothers (Sykes 2008).

These racial differences among non-married Black and White women help explain at least some of the variations in the types and levels of assets owned, including variations in the likelihood of homeownership. What do not know is whether within group differences exist for non-married Black women. In other words, does ethnicity matter?

### ***Why Study Black Ethnicity?***

Individuals who identify their race as Black are in many ways diverse ethnically although this is not always evident in studies about race and/or ethnicity (Anna 2007; Dodoo 1997; Kent 2007; Waters 1994; 2000). Reports have shown that some Black ethnic groups are larger than some more profiled immigrant groups. There are over 600,000 Black Africans in the U.S. and more than 1.5 million Afro-Caribbean residents. There are more Afro-Caribbean residents for example than there are Cubans or Koreans (Logan and Deane 2003). In some areas recent Black immigrants account for no less than 20% of the total Black population (i.e. New York, Miami and Boston). In fact, about one-fourth of the population growth among Blacks between 1990 and 2000 is attributable to an influx of people from Africa and the Caribbean (Logan and Deane 2003). The migration of Blacks from these areas of the globe is of course not new.

The first wave of Afro-Caribbean immigrants who arrived in the U.S. did so in the late 1800s through the early 1920s in search of better economic opportunities (Portes et al 1992). Black migration patterns, for example, indicate that the influx of Blacks from the Caribbean in the early portion of the 20th century occurred at the same time that a transfer of the Black population from the south to the North occurred (Blackwell 1991; Waters 1994). Together Blacks from the south, those already in the north and Black immigrants formed "a strong Black presence" (Billingsley 1992; pg. 263). Their joint participation in the Harlem Renaissance in the 1930s is one example.

Another wave of immigrants from the Caribbean and from places in Africa occurred in the 1960s and included a substantial number of individuals with membership in professional occupations. Many of the individuals with membership in the profession class came with a vision to establish their own practices and to serve other Afro-Caribbeans in and around New York City (The Journal of Blacks in Higher Education 1996-7). However, along with this wave of professional Black immigrants, came thousands of disadvantaged individuals. In the case of Afro-Caribbeans, a significant number of Haitian boat people were counted among the disadvantaged.

A number of significant differences between the native-born population and the various waves of Black immigration have been shown to explain variations between these groups on a number of key sociological indicators. Most sociologists explain differences within

the Black population by citing variations in the levels of human capital, selective migration, and perceived cultural differences (Eaton and Garrison 1992; Bryce-Laporte 1972).

According to the human capital perspective, individuals and groups with higher levels of income, education and occupational prestige have greater life chances than individuals and groups with lower levels of income, education and occupational prestige (Butcher 1994; Portes et al 1992). The selective migration perspective holds that the types of people that migrate are often times not representative of others in their country of origin nor are they like those in the host country, particularly those from the same racial and/or ethnic group (Billingsley 1992; Dodoo 1997). The culture argument, in the case of the global Black population, points to historical and contemporary differences in value systems, norms, even the legacy of slavery (Moynihan and Glazer 1972; Waters 1994). Some Black ethnic groups, it is argued, have a stronger work ethic, more intact family structure and low expectations about racism directly affecting their lives (Moynihan and Glazer 1970).

However, the globalization of White racism is an alternate explanation where Blacks and other racial and ethnic groups outside of the U.S. are influenced by the American racialized social system. This influences not only how Black ethnic groups are perceived by others but also how they in turn perceive themselves. For instance, researchers have shown that the new Black immigrants, unlike those arriving in the first half of the 20th century, are more likely to see themselves as culturally different from native-born Blacks and as a result, consciously try to avoid the stigmatization associated with being and being labeled Black in America (Eaton and Garrison 1994; Waters 1994).

Waters (1999) work shows how the distinctions that often get made based upon Black ethnicity affinity can benefit foreign-born Blacks and influence their perception of native born Blacks. The preferential treatment that some foreign-born Blacks receive, says Waters, leads to a more favorable labor market which in turn could have a bearing on the group ability to earn more and to accumulate assets. In some ways, people of Caribbean and recent African ancestry remain relatively invisible which aids acculturation as well as assimilation. In places like New York City, adds Waters, almost one-fourth of the Black population are foreign-born Blacks yet this group goes relatively unnoticed except in the case of highly publicized events such as the Crown Heights Riots and Howard Beach incident. These highly publicized events occurring in the mid-

1980s highlighted racial tensions between Blacks and Whites in two Brooklyn neighborhoods which were home to many Black ethnic groups.

Waters (1999) also argues that Black immigrants to the United States with a particular identity, culture and world view that is different from native-born Blacks and European immigrants. This distinctive view may aid this population economically, both with respect to income and asset ownership. Black immigrants have low expectations of sour race relations and therefore have better interactions with White Americans when compared to the expectations and actual experiences of native-born Blacks. Variations in expectations related to race relations has its roots, at least in part, to the legacies of colonialism and slavery.

Race, racism and racial discrimination have different meanings in the U.S. than other places. Differences between the U.S. and the Caribbean provide some poignant examples. Historically there are relative differences in the number of Europeans and Africans in the two societies (Smedley 1999). Secondly, the rules and practices of mixed race people and determination of racial status was also different (Horton and Sykes 2004). The harshness of the slave systems in both places was different which resulted in different death rates (Gossett 1997). Therefore, the ratio of African slaves to slaves born in the New World also varied (Boahen 1999). Finally, the conditions of emancipation in both societies were also different (Beckles 1997).

Blacks in the Caribbean outnumber Whites and have since slavery (Munford 1986; Tomich 1991). Blacks in the Caribbean, for example, dealt with absentee White planters, which was not the case in the U.S. Also, Blacks in the Caribbean have had control over government that native-born Blacks have never had (Smedley 1999). Research has also shown that in the U.S., there was the principle of the one-drop rule denoting that any evidence of Black heritage immediately devalued an individual or group while in the Caribbean there was more elaborate terminology (Horton and Sykes 2004).

More slaves were imported to the U.S. than in the Caribbean (Billingsley 1992). Racial domination in the United States was more personal and immediate while the struggle in the Caribbean was more like colonial exploitation (Boahen 1997). Historically, being Black was not tied to being a minority in the Caribbean which is relatively more homogeneous and many in the Caribbean become "Black" once in the United States (Tomich 1991). Class was and is much more important in the Caribbean than race (Beckles 1997). The major differ-

ence between Blacks with roots almost exclusively in the U.S. and those with roots in the Caribbean are that the U.S. is still a White-majority society (Waters 1999). The U.S. is arguably a fundamentally race-based society (Bonilla-Silva 2001). In few places, has the importance of race in America been more salient than with regards to wealth and wealth accumulation. Yet studies about race, ethnicity and even immigration neglect not only the diversity of Black experience but also fail to examine measures beyond home ownership or overall net worth. We now turn our attention to a discussion about wealth and why wealth matters.

It should be noted that there are some scholars who, despite the ethnic diversity that is present within the Black population, are not convinced that ethnicity matters for Blacks (Martin 2009). Also, there are those who have suggested that some studies about Black ethnicity share a common weakness. The common weakness, according to arguments, is that some studies fail to adequately account for or even acknowledge the continuing significance of race. Bashi and McDaniel (1997) observe "when various ethnic groups of the same race are compared, especially when differential 'successes' are evident, race is not seen as a relevant factor (p. 679)." Such studies often go as far as to implying, according to Bashi and McDaniel (1997), that the presence of within group differences by ethnicity is evidence that racism and discrimination no longer exists or is declining in significance. This is not the case in the present study. In the present study there is an understanding that the racial classification of Blacks in America is an ascribed one and as such cannot be easily discounted. The present study also recognizes that despite the fact that Blacks continue to face racism and discrimination as a group that there are within group differences which can empirically be attributed to ethnicity. Thus, while Blacks are relatively disadvantaged when compared with Whites and others, Blacks are not equally disadvantaged. What then is the role of ethnicity for non-married Black women, especially as it relates to homeownership?

### *Non-Married Women and Homeownership*

Recent studies show that homeownership among women is growing especially for non-married women. However, minority women, because of their dual-minority group status may not fare as well as their White counterparts. Despite the growing volume of research on race and wealth, especially race and housing, very little is known about women's access to wealth and how

women with membership in different racial and ethnic groups differ in terms of home ownership (Sykes, 2002). This is due in part to the treatment of asset ownership, home ownership in particular, as a phenomenon that takes place within the confines of the marital unit. Women are rarely the population of interest despite recent trends that warrant the exact opposite response.

Allen's (2002) recent study on non-married women and home ownership represents one of the few studies to examine the intersection of race and gender on this issue. Allen (2002) makes the following significant observation:

The sociological literature on non-married, non-White women in the U.S. has focused upon socioeconomic indicators such as income, poverty, unemployment, labor force participation, family structure, and education. Although these factors are important, homeownership is a key measure for understanding race and gender inequality. (p. 603)

Furthermore, Allen (2002) notes that the numbers of woman-headed households are increasing in number, as is the number of first time woman-heads of household who own homes. Moreover, Allen (2002) argues that structural and economic changes since the early 1990s have contributed to a notable shift from households headed by married couples towards households headed by non-married persons. More studies should focus on this population, like that conducted by Wilmoth (2002).

Wilmoth's (2002) study on marital history and wealth outcomes represents a significant advancement in our understanding women and wealth, particularly the role that marital history and marital status in terms of asset ownership. The study shows that consumption increases and saving decreases for both parties, but particularly for women, before a marriage dissolves whether the marriage dissolves due to divorce or widowhood. Divorce happens at a relatively young age before a substantial amount of assets can be accumulated. It could be argued then that never married, divorcees and widows may have pathways to various forms of wealth, including homeownership, despite not having the advantages associated with being married, namely the ability to combine resources (Horton & Thomas, 1998). This may be the case where homeownership is concerned.

Homeownership represents much more than shelter. In many ways homeownership is a status symbol

of not only one's economic well-being, but all an individual's or a group's incorporation or assimilation into the mainstream society. Therefore, it is imperative that scholars explore the pathways to homeownership for a number of groups, including non-married Black women.

### *Data and Methods*

The data for the present study is drawn from the U.S. Census Bureau. The data set, collected in 2000, includes household, as well as personal variables, including race, ancestry, age, marital status, region, number of children, education, occupational status, labor force participation, and housing tenure. Thus, the data set allows for the identification of non-married Black women. It also allows for the identification of renters and home owners. The dependent variable for this study is a dichotomous variable where 0=renter and 1=homeowner. Age, education, number of children, year of immigration, education and occupational score are continuous independent variables. Dummy variables were created for Black ethnicity, marital status, region, English proficiency and nativity. African-Americans, the never married, the South, respondents who spoke English only, and the native-born serve as reference groups.

Afro-Caribbean respondents identified their race as Black and their ancestry in countries in the Caribbean such as Jamaica and Haiti. Africans, also identified their race as Black and their ancestry in one of the countries in Sub-Saharan Africa. African-Americans identified their race as Black and traced their ancestry to one of the fifty states. This strategy, while problematic at times, has been used in a number of studies about Black ethnicity (Logan and Deane 2003).

Non-married Black women who reported that they were separated, divorced, or widowed were compared with never married non-married Black women. Women in the South were compared with women in the Northeast, Midwest, and the West. Non-married Black women who spoke only English were compared with non-married Black women who were proficient in English or were English language learners. Native-born and foreign-born, non-married Black women were compared as well on their likelihood of homeownership.

Given the research questions and the construction of the manner, logistic regression analysis is an appropriate methodological approach. Eight models are estimated. The first model serves as a baseline and does not include any explanatory variables. The next

model only includes the variable Black ethnicity. The third model examines the effect of marital status on the likelihood of homeownership. The fourth model explores the effect of socioeconomic status on homeownership, specifically education and occupational status. In model 5, Black ethnicity, age, number of children, marital status, region, indicators of assimilation, and indicators of socioeconomic status are included to determine the extent to which each explains variations in the likelihood of homeownership net of the effects of the other independent variables. In models 6–8, a series of product terms are added to the variables included in model 5. The purpose of these models is to determine if region, education and occupation matter more for some Black ethnic groups than for others. Lastly, the likelihood ratios are compared to determine which of the models fitted explain more of the variation in the likelihood of homeownership for non-married Black women. Before turning to the multivariate analysis, we will first examine the results of the descriptive analysis.

On average, non-married African-American women were older than either their Afro-Caribbean or African counterparts in 2000. African-American were about 47 years old while Afro-Caribbean women slightly younger at about 46 years old, while non-

married African women were, on average 45 years old. Non-married African-American women had, on average, slightly more children than the other Black women in the study. African-American women reported 0.92 children compared to 0.88 for African women. Afro-Caribbean women had the lowest number of children, 0.84. Moreover, the study findings reveal regional differences between the Black ethnic groups. Non-married Afro-Caribbean women tended to live in the Northeast. In fact, about 61% lived in the Northeast, 33% in the South, about 4% in the West and less than 3% in Midwest. Non-married African-American and African women lived predominately in the South in 2000. More than half of the non-married African women in the U.S. at the time of the census, lived in the South. About 18% of these women lived in the Northeast, 17% in the Midwest, and 14% in the West. For non-married African-American women, almost 60% lived in the South, 18% in the Midwest, 14% in the Northeast and about 8% in the West.

Similarities as well as differences were observed with respect to two indicators of socioeconomic status, education and occupational score. African-American women were less educated than other Black women in the study. Afro-Caribbean women had the highest

Table 1: Descriptive Statistics for Non-Married Black Women by Ethnicity 2000

	Afro-Caribbean	African	African-American
Age	46.52(16.28)	45.31 (15.88)	47.50 (16.71)
Education	13.17 (1.63)	13.03 (1.66)	12.89 (9.62)
Number of Children	0.841 (1.09)	0.88 (1.15)	0.92 (1.16)
Occupational Score	18.381 (12.92)	17.91(13.04)	17.63(13.33)
Region			
Northeast	60.56	18.29	14.23
Midwest	2.76	17.03	18.37
South	33.09	50.63	58.93
West	3.59	14.05	8.46
Marital Status			
Separated	15.38	12.28	10.95
Divorced	23.01	25.32	25.32
Widowed	13.19	18.44	20.90
Never Married	48.42	43.96	42.83
Ownership			
Renter	54.43	60.69	52.15
Owner	45.57	39.11	47.85
N			

levels of education, followed closely by Africans. The differences between the three groups were not monumental, but observed nonetheless. Not surprisingly then, the findings show that Afro-Caribbean women had the highest occupational scores also. Non-married African women had the next highest occupational scores followed by non-married African-American women.

While all of the women in this study are non-married, the women have different marital histories. Nonetheless, the marital category with the most responses for each ethnic group was never married. About 48% of non-married Afro-Caribbean women were never married, 23% divorced, 15% separated, and 13% widowed. For non-married African women, nearly 44% were never married, 25% divorced, 18% widowed and 12% separated. About 43% of non-married African-American women reported that they were never married, 25% reported that they were divorced, 21% were widowed and almost 11% were separated. Of the respondents included in this study, most were renters. However, despite having lower levels on key variables such as education and occupational score, African-American women actually had higher levels of home ownership than the other Black ethnic groups in this study. Almost 48% of non-married African-American women owned their own homes, compared to 46% of Afro-Caribbean women and only 39% for non-married African women. How might controlling for factors such as ethnicity, age, marital status, number of children, region, and indicators of assimilation, explain variations

in the likelihood of home ownership for non-married Black women?

Table 2 includes models 1–4. These models measure the effect of ethnicity, marital status and socioeconomic status on the likelihood of home ownership for non-married Black women. The first model only included the intercept. The results reveal that ethnicity matters for non-married Black females where homeownership is concerned. Afro-Caribbean women and African women were less likely to own homes than their African-American counterparts.

The findings also reveal that marital history plays a role in explaining variations in the likelihood of homeownership for non-married Black women. No statistically significant differences were observed between never married Black women and Black women who were separated. Statistically significant differences were however found between never married Black women and divorced Black women and never married Black women and widowed Black women. Widowed women were almost three times more likely to own homes than never married women. Divorced women were one and a half times more likely to own homes than never married women. Age is not controlled here, which could be a factor and will be controlled later. Having some marriage experience likely increases one's chances of being a homeowner, if you are an unmarried Black woman for a number of reasons. The most likely reason is that Black women whose marriages dissolved due to marriage or death of a spouse, at some point

Table 2: Effects of Ethnicity, Marital States and Socioeconomic Status on the Likelihood of Homeownership for Non-Married Black Women

	Model 1	Model 2	Model 3	Model 4
Intercept	-0.1126***	-0.0961***	-0.4543***	-1.8685***
<b>Black Ethnicity</b>				
Afro-Caribbean		-0.0968*		
African		-0.3589***		
<b>Marital Status</b>				
Separated			-0.0306	
Divorced			0.4981***	
Widowed			1.0155***	
<b>Socioeconomic Status</b>				
Education				0.1431***
Occupational Score				-0.00501***
<b>Likelihood Ratio</b>		69.1168***	2517.9158***	726.2024***

Table 3: Multivariate Analysis of the Likelihood of Homeownership for Non-Married Black Women: 2000

	Model 5	Model 6	Model 7	Model 8
Intercept	-3.4704***	-3.4715***	-3.4859***	-3.4802***
<b>Black Ethnicity</b>				
Afro-Caribbean	0.1794**	0.2343**	0.2724	0.2483***
African	-0.2496***	-0.3367***	0.0520	-0.0690
Age	0.0511***	0.0511***	0.0511***	0.0510***
Age <sup>2</sup>	-0.00026***	-0.00026***	-0.00026***	-0.00025***
Number of Children	-0.1228***	-0.1228***	-0.1228***	-0.1230***
<b>Marital Status</b>				
Separated	-0.1555***	-0.1550***	-0.1553***	-0.1548***
Divorced	0.2036***	0.2031***	0.2035***	0.2038***
Widowed	0.5086***	0.5086***	0.5086***	0.5097***
<b>Region</b>				
Northeast	-0.6511***	-0.6568***	-0.6512***	-0.6523***
Midwest	-0.2642***	-0.2686***	-0.2641***	-0.2644***
West	-0.5719***	-0.5715***	-0.5719***	-0.5718***
<b>Indicators of Assimilation</b>				
Year of Immigration	-0.00018***	-0.00018***	-0.00017**	-0.00017***
Proficient in English	-0.0395	-0.0452	-0.0376	-0.0369
English Language Learner	-0.2046	-0.2224*	-0.2067	-0.2360*
Foreign Born	0.3829***	0.3839***	0.3823***	0.3855***
<b>Socioeconomic Status</b>				
Education	0.1109***	0.1110***	0.1122***	0.1112***
Occupational Score	0.0172***	0.0173***	0.0172***	0.0177***
<b>Product Terms</b>				
Afro-Caribbean*Northeast		-0.0301		
Afro-Caribbean*Midwest		0.0185		
Afro-Caribbean*West		-0.6933**		
African*Northeast		0.1438		
African*Midwest		0.1618		
African*West		0.2830		
Afro-Caribbean*Occupational Score				-0.00391
African*Occupational Score				-0.0100**
Afro-Caribbean*Education			-0.00725	
African*Education			-0.0231	
<b>Likelihood Ratio</b>	5902.38***	5916.39***	5903.11***	5911.35***



enjoyed the benefits associated with two individuals pooling their resources and investing in some real estate which served as their primary residence.

Model 4 shows that education and occupational score are significant predictors of homeownership for non-married Black women also. As a non-married Black woman's educational levels increases, her likelihood of owning a home also increases. On the other hand, as a non-married Black woman's occupational score increases her likelihood of owning a home actually decreases. Debt is not measured here due to limitations of the data, but it is possible that non-married Black women with relatively high levels of education may also have high levels of debt. Therefore, while they may earn relatively high incomes and have prestigious jobs, they may not be in a position to own a home because they are carrying significant amounts of debt, including but not limited to student loans. Of the models presented in table 2, model 3 explains more of the variations in the likelihood of homeownership for non-married Black women. Marital status explained more of the variations in the likelihood of homeownership for non-married women than ethnicity or education or occupational status alone.

Models 1 through 4, on table 3, show the effects of each of the independent variables, ethnicity, age, number of children, marital status, region, and the indicators of assimilation on the likelihood of homeownership for non-married Black women. With Black ethnicity still to be a statistically significant determinant of homeownership for non-married Black women, net of the effects of the other explanatory variables considered? The table reveals that Black ethnicity is still a significant predictor of homeownership, even after controlling for a series of social and demographic variables. In fact, Afro-Caribbean respondents were more likely to own homes than their African-American counterparts while African-American, non-married women, were more likely to own homes than non-married African women, net of the effect of all of the independent variables in the model.

The results, as shown in model 1, also show that as non-married Black women age, the likelihood that they will be homeowners, increases. This is consistent with other studies on homeownership for the general population that have found that older subjects have a greater probability of being homeowners than their younger counterparts because they have had more time to accumulate the necessary capital and knowledge of the sometimes complex process to become a hom-

owner. Model 1 also shows that, net of the effects of the independent variables in the model, the likelihood of non-married Blacks being homeowners, decreases as the number of children increases. The presence of children can negatively impact the economic resources of a married or dual earning household and the same is true for households where the parent is non-married and female.

The effect of marital status on the likelihood of homeownership for women was also evident. Non-married Black women, who were either divorced or widowed, were more likely to own their own homes than non-married Black women that were never married. Never married women, on the other hand, were more likely to own homes than women that were separated. Even after controlling for a host of social and demographic variables, marital status still mattered and although the effects were smaller, non-married Black women whose marriages dissolved either by divorce or by the death of a spouse were more likely to own homes than other non-married Black women. While there were initially no statistically significant differences between never married and separated Black women, as shown in model 3 of table 2, the situation changes after controlling for Black ethnicity, age, number of children, region, indicators of assimilation, and indicators of socioeconomic status. This points to the fact that some of the variations in the likelihood of homeownership for never married and separated Black women, is accounted for by the independent variables included in the model. Nonetheless, there is a benefit to married for Black women, despite the fact that studies have shown that the economic conditions of an individual whose marriage ends in divorce or due to the death of a spouse have decrease due to the financial costs often times associated with divorce proceedings, medical expenses which precede the death of a spouse or due to the loss of the spouses income and other economic resources.

Regional differences were found for non-married Black women. Net of the effects of Black ethnicity, age, number of children, marital status, indicators of assimilation, and socioeconomic status, where one lived, mattered. Southern women were more likely to own homes than other women. Women in the Midwest had next highest probability of homeownership followed by women in the Midwest and women in the Northeast. The availability and affordability of housing stock varies by region which may explain these findings. Additionally, despite the movement of the Black population over time in the U.S., most continue to live

in the South, which may also explain why the likelihood of homeownership increases for non-married Black women in this region.

Although sometimes invisible, there is a substantial segment of the Black population that is foreign born. Therefore indicators of assimilation were included in model 1. Specifically, year of immigration, English proficiency and nativity were included. While some have abandoned efforts to apply assimilation models to Blacks, others disagree. The results here show mixed support for the significance of indicators of assimilation on the likelihood of homeownership for non-married Black women. More recent Black immigrants were less likely to own homes than earlier Black immigrants. In general, the likelihood that immigrants will assimilate into American society, increases with time. This appears to be the case of immigrant Blacks as well. The longer than Black immigrants are in the U.S. the greater their likelihood of homeownership. Older Black immigrants may be in a better position to navigate the home buying process than newer Black immigrants. They may have better credit scores given their relatively longer histories in the country they may also have more savings to devote towards the purchase of a home. Newer arrivals may not be in as good of an economic position of older arrivals.

English proficiency was not a significant predictor of homeownership for non-married Black women. This is likely due to the fact that many of the countries of origin for the women in this study are English speaking, with the exception of places like Haiti. Therefore, English proficiency may not be as significant an issue for Black immigrants as it is for immigrants with membership in other racial and ethnic groups. Moreover, foreign-born Blacks were more likely to own homes than native-born Blacks, after controlling for the social and demographic variables. Foreign-born Blacks may have better credit ratings, higher savings rates and less debt than their native-born counterparts which explain some of the variations in the likelihood of homeownership for these groups. Researchers have found that foreign-born Blacks often times have relatively higher incomes than native-born Blacks, and in some cases, higher than native-born Whites. This may allow them to save more which in turn could be used towards the purchase of a home or investment into other forms of asset ownership.

Not surprisingly, education and occupational score were important predictors of homeownership for non-married Black women. The likelihood of owning a home increased for non-married Black women as their

educational levels increased and as their occupational scores increased. Clearly, non-married women, net of the effects of ethnicity, age, number of children, marital status, region, and indicators of assimilation, benefit from investments into education and from occupations that pay relatively high wages.

The purpose, again for including product terms in models 2-4, on table 3, was to determine whether or not region, education, or occupational status matter more for some Black ethnic groups than for others. These variables were selected due to the observed regional differences within the population and relative advantage that Afro-Caribbean and African non-married Black women had over comparable African-American women. Of the product terms considered only two were statistically significant or only two helped to explain variations in the likelihood of homeownership for non-married Black women.

The first case involved the variation region and Black ethnicity. The product term, Afro-Caribbean\*West explained some of the variation in the likelihood of homeownership for non-married Black women such that Afro-Caribbean respondents in the West had significantly lower odds of homeownership when compared with African-American respondents in the South.

The other case involved the product term African\*Occupational score. Here the results revealed that occupational score mattered more for African-Americans with regards the likelihood of homeownership than it did for non-married African women. Therefore, having relatively high levels of occupational score, which includes measures of both income and occupational prestige, is very important for non-married African-American women who want to become homeowners but is not necessarily essential for other Black ethnic groups.

Despite the fact that education was a statistically significant predictor of home ownership for non-married Black women, the return on investment in education not greater for one Black ethnic group as opposed to another. In fact, including product terms for Black ethnicity and education removed the effect of Black ethnicity on the likelihood of homeownership for non-married Black women.

A comparison of the likelihood ratios finds that one of the models explains more of the variation on homeownership for non-married Black women than the others. Model two, of all the models explained the least amount of variations in the likelihood of homeownership for non-married women. This means that while Black ethnicity matters for non-married women that it

does not explain all of the variations in the likelihood of homeownership. Model 6 explained more variation on the dependent variable than all of the models considered. Social and demographic variables such as age, number of children, marital status, region, indicators of assimilation, indicators of socioeconomic status, along with a series of product terms for Black ethnicity and region, explained more of the variation in the likelihood of homeownership than Black ethnicity alone. Models 1–4 in table 3 explained substantially more of the variations in the likelihood of homeownership for non-married Black women than models presented in table 2. However, the differences in the likelihood ratios for models 5–8 were not relatively close.

### **Discussion**

The number of non-married women in the U.S. has increased over the past few decades. These non-married women are among the fast growing segment of first time homebuyers. A great deal is known about pathways to homeownership, including the roles that race, ethnicity and marital status may play. However, few studies have gone beyond the Black-White dichotomy to address within group differences, especially differences within the Black population by ethnicity. It is important to understand the role of Black ethnicity as the number of non-native Blacks in the population has increased overtime. While some might hold that selective migration explains the differences, this may not be the case entirely, given the diversity within Black ethnic groups.

Moreover, women, especially Black women, are often not thought of as independent economic actors; including, where homeownership is concerned. Although homeownership is a form of asset ownership and an indicator of one's economic well-being, few studies have explored women's access to homeownership, especially non-married Black women's pathway to homeownership.

The results showed that ethnicity matters. Variations in the likelihood of homeownership for Black women can be explained by Black ethnicity. Black ethnicity alone does not account for all of the variations in the likelihood of homeownership. Key social and demographic variables like age, number of children, marital status, region, year of immigration, English proficiency, nativity, education, and occupational score matter. Ethnic group differences were found where region and occupational score were concerned but not with regards to education.

While Blacks are disadvantaged relative to Whites on homeownership and women are disadvantaged relative to men, Blacks and women are not equally disadvantaged. While Black women must confront their dual-minority group status, within group differences are evident and should be explored further. Future studies should explore that role that Black ethnicity may or may not play in determining the likelihood of ownership of other forms of asset ownership for non-married women, including business and stock ownership and ownership of real estate beyond the primary residence.

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