EXPLORING THE HOUSING POLICY FACTORS ON THE RELATIONSHIP BETWEEN SOCIO-ECONOMIC AND DEMOGRAPHIC AND IMMIGRANTS' HOMEOWNERSHIP

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ABSTRACT

The rules and regulations for the immigrant's homeownership has become among important policy issue. Housing policy in Brunei has changed over the past decades. The immigrants contribute to the economic growth of the country for a number of decades. The objective of the study was to examine the effects of housing policy on the homeownership among the different status of immigrants. Housing accessibility, housing subsidy, housing design and housing policy change were factors of housing policy in the study. Primary method using survey questionnaire was employed as data collection. The sampling technique composed of snowballing which were later stratified and cluster in a random manner. The study focuses on third generation immigrants residing permanently in Brunei. In this study, 400 questionnaires were useable, which satisfies the requirement of adequate sample size and the minimum sample size for SEM. The data were keyed in, coded and analysed using SPSS, SEM and Sobel test. The result of the regression analysis shows that $p = 0.02$, thus the housing policy affects the relationship between socio-economic and demographic; and homeownership of the immigrants. In conclusion, the study confirmed that in order to access homeownership, the immigrants should comply and adhere with the housing policy of a particular country. The findings of the study contribute to the body of knowledge in homeownership, housing policy, immigrants and the generation of immigrants as well contributes to literatures in migration studies and development studies.

Keywords: Brunei, homeownership, housing policy, immigrant, primary

1) INTRODUCTION

Immigrants have been contributing in various aspect of development in socio-economic, social cultural and geo-political all over the world. The largest number of immigrants in the United States with 51 million, Germany is the second-largest with 13 million, followed by Saudi Arabia (13 million), Russia (12 million), the United Kingdom (UK) (10 million), the United Arab Emirates (9 million), France, Canada and Australia (around 8 million each) and Italy (6 million)

(Ullah et al, 2021). The desire of the immigrants moving in the host country is primarily to enhance their quality of life (Croucher, 2012; Ullah et al, 2020). For instance, the Hispanics have become the largest group of immigrants in the United States, and this has been affecting the magnitude of inequality in homeownership (Sanchez-Moyano, 2020). In the early years and even in the present days, the immigrants experience segregation and historical pattern of immigrants' enclave that have shaped where the household settle. A kingdom in one of the Southeast Asian countries, Brunei is not left behind having influx of immigrants back in long previous years as a conducive destination for a permanent living. The rich social and cultural values contribute to the prosperity, political stability, security and survivability of Brunei. Brunei is one of the few countries that is peaceful, harmonious, safe and good place to raise children (Aziz, 2008). Lodermeier (2012) confirms that immigrants are drawn to work in a small country because they find better environment to raise families.

The homeownership of immigrants has been a great concern specifically on the immigrants who have been living for generations and born locally in Brunei. Most immigrants come with families and dependents; therefore, they need a secured home to stay longer. Most of them do not return to their country of origin. The government of Brunei has implemented social development programmes, to improve the welfare in the society, however, the existing policy impedes immigrants' homeownership that may hinder the development. Yet, there is a lack of understanding of social and demographic factors among the heterogenous ethnicity and cultural origin of immigrant households that influence to own home in Brunei.

Housing policy in Brunei has changed over the past decades. The rules and regulations for the immigrants' homeownership have become among important policy issues. This is due to the fact that the immigrants are inaccessible in the housing policy criteria. Despite the phenomenal challenges, the immigrants contribute to the economic growth of the country for a number of decades. The objective of the study was to examine the effects of housing policy on the homeownership among the different status of immigrants. Exploring the factors of housing policy in the context of immigrants carry the most primary concern. Housing accessibility, housing subsidy, housing design and housing policy change were factors of housing policy in the study scope.

Zavisca and Gerber (2018) emphasized studies of countries other than the United States, identifying the perspective of effects of housing policy between socio-economic and demographic; and homeownership of the immigrants is vital. Studies on housing in non-western contexts like Russia and China (Zavisca, 2013; Zhu et al., 2012) are available. The literature on homeownership gaps focusing on Black-White, Hispanics and Asians (Sanchez-Moyano, 2020), African American (Gyourko et al, 1999; Deng et al, 2003; Hilber & Liu, 2008; Gabriel & Painter, 2003; 2012), Mexican-Americans (Burr et al, 2011), Mexican, Salvadoran, and Guatemalan immigrants (Sanchez, 2019) exist. There is a gap in the literature for immigrant generation who remains marginalized in homeownership (Constant et al, 2009). Besides, study that examine the outcomes of their children (second generation) and grandchildren (third generation) in the United States (Sanchez, 2018) can be found. At present, there is limited study on the third generation immigrants' homeownership mediating effect of housing policy in the eastern contexts of the globe. Thus, this study fills the gap.

This study aims to answer the research question "how the housing policy affects the homeownership accessibility among the different category of citizenship status in Brunei?". The study begins with a discussion of the factors of housing policy and briefly on socio-economic factors as well as the theory related to immigrants' homeownership. It then considers conceptual relationships between socio-economic and demographic; and homeownership of the immigrants. The next sections of the paper highlight the methodology and the results of the study follows

after that section. Finally, the discussions part provide conclusions, limitations and future research.

Literature Reviews

Housing Policy Factors

Borevi and Bengtsson (2015, p. 2600) define housing policy as "to fulfil citizens' right to decent housing in terms of physical standard, affordability, social environment and security of tenure without violating the individual's autonomy in the housing market". Generally, the housing policy of a country aims to cater shelter which are secure and the provision of basic necessities that can be affordable according to the social environment context where the individual resides. Unlike in the United States, the housing markets, laws and institutions are not equal in all states and immigrants differ in terms of homeownership accessibility (Marcen & Morales, 2020). However, in the United States, although the rules and restrictions are enforced to the mobile park owners of the Latino immigrants that they considered as homes, yet the managing authorities, legal contract agencies and power relations provide support and security as housing tenure (Kusenbach, 2015). Ong (2014) studied on housing and type of dwelling of immigrants in the Netherlands. The study found out discrimination and segregation for type of housing design on homeownership based on ethnicity. Such housing design comprised of detached house, semi-detached house, corner house, terrace house and apartment. In numerous studies of racial and ethnic homeownership gaps also found that discrimination play a role in the immigrants' housing (Flippen, 2001; Krivo, 1995). Therefore, the challenges of the immigrants to access housing do exist in the European countries. Alternately, the timing of policy change and how the change in housing policy giving impact to homeownership in the country are also another variations that are often taken into account as one of the associating factors of the housing policy. This line of argument implies that strategic housing policy decisions were taken by the government some years before and evolved throughout the years as empirical study confirmed by De Witte and Geys (2015).

In accordance to that, Newman (2008) identifies subsidies among attributes of housing policy. In most welfare countries and in market oriented housing provisions, subsidies become one of the crucial elements of housing policy. Even though, subsidies are often termed with different terminology such as grant or allowances depending on the system and processes involved in the governance. Still, Goodman and Mayer (2018) add other factors of housing policy include different mortgage markets, tax regulation and socio-economic and demographic conditions of the immigrants. Rohe et al. (2010) suggests to consider other mediating variable connecting homeownership. Thus, future research suggested housing policy that enable immigrants for easier access to homeownership to be included (Shier et al., 2016).

Socio-economic and Demographic

Homeownership is the primary source of household wealth (Zavisca & Gerber, 2018). This is also supported by Sanchez-Moyano (2020) that homeownership is the primary form of wealth accumulation. Common instruments for wealth attributes in relation to homeownership include number of rooms in the home (Vignoli et al., 2012). In addition, individuals with high levels of education may provide more security and more employment opportunities as well as be able to undertake purchase of housing than having low education levels (Sanchez, 2018). Interestingly, education and income represent socio-economic characteristics related to owning a home (ibid).

Empirical evidence on study done by Constant et al. (2009) who examined immigrant homeownership in Germany, had explored employment, income, education, ethnicity and religion as socio-economic factors. The findings suggested that immigrants with a stronger commitment to the host country were more likely to access homeownership and ethnicity of the immigrants was significantly related to homeownership. This confirms that the socio-economic

of the immigrants play a role in determining homeownership. Citizenship status for both immigrants and non-immigrants confer importance as full member of society in a nation (Borevi & Bengtsson, 2015). For instance, in Scandinavian countries, only when the immigrant is granted naturalisation to full national citizenship, the immigrants are accessible to social services just like the native-born citizens (ibid). Therefore, citizenship of the immigrants justifies another important formal status to enable access to the basic services. Evidently, the high relationship between socio-economic and demographic factors have been repeatedly highlighted as key contributors that influence homeownership among immigrants (Hal, 2010; Jones, 2011; Ratcliffe, 2009; Saboe, 2010).

Immigrants' Homeownership

Foreign-born are the immigrants and those who are born locally with at least one foreign-born parent comprise of the second generation and offspring are classified as the third generation (Sanchez, 2018). The basic concept of home, dwelling, house and homeownership is explored in the study. Home is a consumer commodity as well as an investment (Zavisca & Gerber, 2018). Whereas, dwelling is a concept of accommodation, which is defined as the state where we live sustainably with others (Ibrahim, 2020). This concept refers to the relationship between people and their houses. House is considered as one of the most important assets for individuals, it is a significant achievement once they get access to a house (Raicevic, 2013). Owning a house for shelter and comfort is basic to all families as it shows individual success (Basti, 2014; Hashim, 2010; Sultan Sidi, 2010).

"Tenure" in housing concept incorporates the quantity and quality of housing which vary across political, institutional, and cultural contexts (Zavisca & Gerber, 2018). "Owner occupation"—that is, whether the household holds title, on the other hand, non-owning forms of tenure, for example private rentals and social housing. In Latin America, self-help housing (squatting) bestows ownership, genuine property rights and access to public services even in the non-existence of formal title, while formal titles do not offer protection from intruders neither credit accessibility (Aristizabal & Gomez, 2004; Calderon, 2004; Gilbert, 2012; Payne, 2004; Van Gelder, 2009). Consequently, homeownership is not the only way to achieve autonomy or rights to use as rental contracts and governmental housing can also carry such rights. Kemeny (1992) and Stern (2011) argued that rentals and social housing are insecure and stigmatized. Thus, homeownership serve as the most affluent and look after by immigrants for their future stake. Homeownership represents a significant sign of immigrant desire to remain in the host country and indicates a major form of economic incorporation (Myers & Lee, 1998). Moreover, homeownership for the immigrant generation serve as an investment for immigrants' second generation and future generations (Sanchez, 2018). Homeownership and renters were used as dependent variables measures whether respondents currently owned or otherwise.

The Configurational Theory

The various types of housing, shelter and accommodation have been described as the "ideology of homeownership" (Ronald, 2008). This ideology is more like a concept that is dependent on culture, heritage, norms and values. However in some countries, the political, environment and societies that surround the system and processes have created the way of life and social background of individuals. The social environment has constituted to various configuration that classify individuals into different classes. The inequalities generate into "housing classes," based on the different material interests of owners and non-owners (Saunders, 1984; Winter, 1995). The immigrants' homeownership underpinned theory in the study is based on configurational theory. Configurational theory refers to "social boundaries which are objectified forms of social differences manifested in unequal access to and unequal distribution of resources (material and non-material) and social opportunities" (Lamont & Molnar, 2002, p.168). Theoretically the consequences of these societal reactions towards immigrants is referred to the sociological

literature on ethnic boundary-making (Lamont & Molnar, 2002; Alba, 2005; Bail, 2008; Wimmer, 2013). Social boundaries are objectively institutionalized differences such as a denial of immigrant rights (Lamont & Molnar, 2002). Many of the policies were enacted in areas with rapid influxes of immigrants in the last decade (Frey 2018; Singer et al. 2008). As a result, immigrants received restrictions and various policies that limit access to employment, licenses to drive, education and housing thus make communities feel less welcoming to immigrants (Sanchez-Moyano, 2020).

Based on the literature review, this study looked into housing policy as the mediating variable between independent variables that influence the immigrants' homeownership and conceptual framework displays in Figure 1 below.
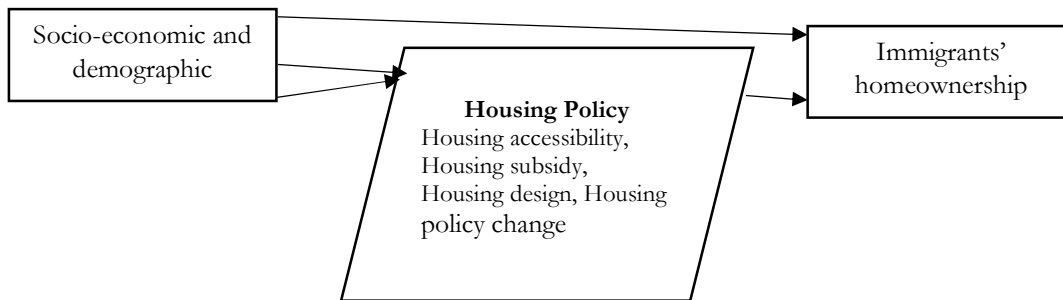

Figure 1. Conceptual Framework

2) METHODS

Primary method using survey questionnaire was employed as data collection. This was a cross sectional study. The survey questionnaires were only valid for respondents who were in the range of 18 to 80 years of age. The sampling technique composed of snowballing which were later stratified and cluster in a random manner. Stratified and clustered sampling were used by Oladiran and Nanda (2019) study on homeownership of the immigrants in the UK (Scotland, Wales, Northern Ireland and England). The finding of the study confirmed that stratified sampling increased representation of the sample so that the study covered all the geographical regions, social classes and population densities.

This study focused on third generation immigrants residing permanently in Brunei. Accordingly, the sample in this analysis included immigrants' descendants who own or rent their current accommodations or those who stay with families or friends. The sample respondents covered the four districts in Brunei and consent to collect as ethical considerations were sought formally from the District Office, Immigration Department and Ministry of Development as well as other relevant authorities. The sample population were stratified according to district level, comprising of Brunei and Muara District, Tutong District, Temburong District and Belait District, which was later divided into Mukim and leading to an individual village. In this study, 400 questionnaires were useable, which satisfied the requirement of adequate sample size and the minimum sample size for SEM. The data were keyed in, coded and analysed using SPSS, SEM and Sobel test. SEM were used in model effects of multiple dimensions of homeownership studies (Lindblad & Quercia, 2015). Factor analysis is performed to summarize data set in such a way relationships and patterns can be easily interpreted (Zeynivandnezhad, 2019). Factor analysis divided into two main categories which are exploratory factor analysis and confirmatory factor analysis. Regression analysis was also done to find out the relationship of the constructs.

Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA)

Exploratory factor analysis (EFA) is used to explore the relationship pattern among the scale items, while Confirmatory Factor Analysis (CFA) is used to test the validity of a single factor model (Hair et al., 2006). After using EFA for this study, CFA was then used. The objective of CFA was to ensure any scale item or latent factor that did not fit well to be excluded hence the measurement model had been created. The other aim of performing CFA was to test reliability, validity and uni-dimensionality of multi-item measures.

3) RESULTS

Exploratory Factor Analysis of Housing Policy

The table 1 shows the result of factor analysis of the scale items of the study.

Table 1. Result of exploratory factor analysis of housing policy

Code	Variables	Factor loading	KMO and Bartlett's Test	Cronbach's Alpha
	Housing Policy		KMO= 0.784 Bartlett's Test: 5577.304 Sig= .000	0.739
	Housing policy change		KMO= 0.694 Bartlett's Test: 921.045 Sig= .000	0.730
THP2	I agree that the housing accessibility for all communities in Brunei has improved in the past 5 years	0.573		
THP3	I agree that many people can own housing easily in Brunei	0.677		
THP4	I agree that the government should provide support in terms of affordable housing price	0.702		
THP6	I agree that the government has provided accessibility for homeownership for me and my family	0.660		
	Subsidy		KMO= 0.694 Bartlett's Test: 921.045 Sig= 0.000	0.718
SHP2	I receive government subsidy for housing	0.584		
SHP3	I agree that in the last 12 months, the government has helped the population	0.518		

Code	Variables		
SHP4	to provide easy access to homeownership I agree that the government provides subsidies on homeownership to all communities	0.508	

Table 2. Result of exploratory factor analysis of housing policy (continued)

Code	Variables	Factor loading	KMO and Bartlett's Test	Cronbach's Alpha
SHP5	I agree that government should give subsidy for homeownership in Brunei	0.632		
SHP6	I am happy with the current provision of subsidy from the government	0.534		
SHP7	I agree that the government needs to provide housing grant depending on different income level	0.667		
Housing Design			KMO= 0.573 Bartlett's Test:440.366 Sig= 0.000	0.726
DHP2	Please indicate according to priority that indicate your preferences in housing design- Terrace	0.686		
DHP3	Please indicate according to priority that indicate your preferences in housing design - Apartment	0.515		
DHP4	Please indicate according to priority that indicate your preferences in housing design- Semi Detached	0.712		
DHP5	Please indicate according to priority that indicate your preferences in housing design- Corner Terrace	0.747		
Housing Policy (Accessibility			KMO= 0.515 Bartlett's Test:168.942 Sig= 0.000	0.744

AHP2	Do you think different IC colour matters for homeownership accessibility? Red/purple	0.773
AHP3	Do you think different IC colour matters for homeownership accessibility? Green	0.639

Based on EFA, a number of items were dropped as the mediating factor of housing policy, including the following factors: (HP1) Subsidy (SHP) one item; (HP2) Time of policy change (THP) three items, (HP3) Housing Design (DHP) one item and (HP3) IC colour as accessibility (AHP) one item.

The convergent validity for each variable was explored using CFA method. Meanwhile, CFA covered the testing of the loading factors in every construct, estimating the measurement error in the framework and confirming the latent variables relationship with the instruments. Therefore, CFA was used to determine the set of factors and construct item loading to confirm which were essential for measuring the construct (Bollen, 1989).

Thus, the study analysed items for each dimension using factor analysis with varimax rotation to select the items based on factor loading ($\geq$ 0.5) (Hair et al., 2010). Based on these criteria, four dimensions made up housing policy (subsidy, housing design, IC colour as housing accessiblity and subsidy) and two dimensions made up homeownership (own and renting). The final dimensions based on CFA were shown in Table 2.

Table 3. Dimensions after Confirmatory Factor Analysis (CFA) and items loading

Variables	Dimensions	Items loading
Housing policy		
	Subsidy	1 item
	Housing Design	2 items
	Accessibility (IC colour)	3 items
	Time of housing policy change	4 items
Homeownership		
	Own	3 items
	Renting	4 items

Housing policy was measured using 4 dimensions consisting of 24 items initially. A measurement model inspection of the inter-item correlation matrix revealed that housing policy was correlated with all other dimensions in the scale. According to CFA, to improve the measurement model fit, the 4 dimensions were retained and 16 items that had low factor loading (SHP1, SHP2, SHP3, SHP4, SHP5, SHP7, DHP1, DHP2, DHP3, AHP1, Q64, Q66, THP5, THP6, Q67 and Q68) were dropped. Finally, housing policy maintained its 4 sub dimensions with 9 items as displays in Figure 1. Whereas Table 3 illustrates the sixteen items had loading of more than 0.50, ranged from 0.5 to 1.09.
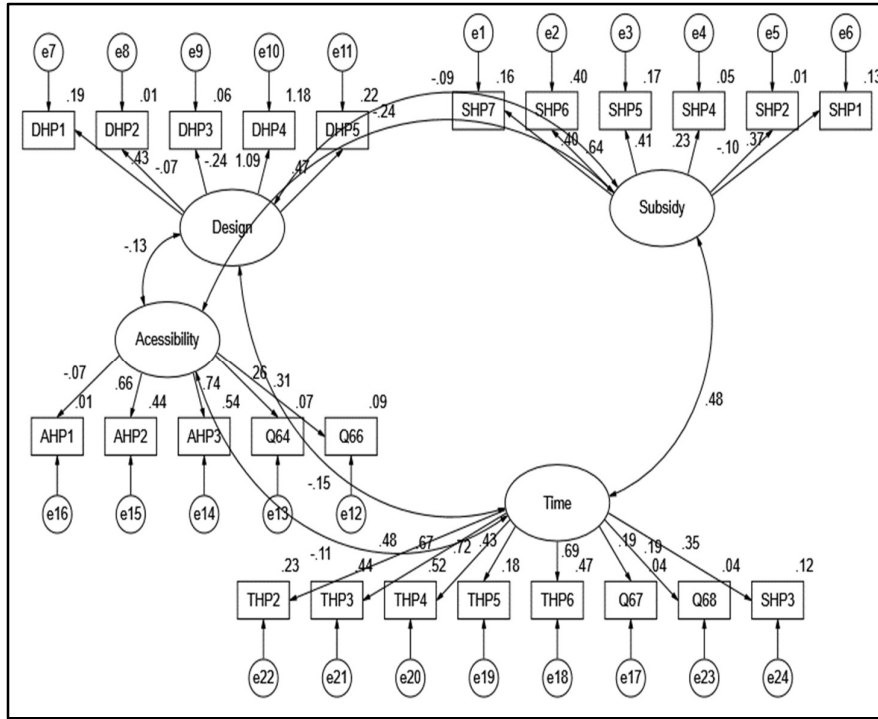
Figure 2. Result of housing policy measurement model

The SEM model showed the resulting statistical estimate of the measurement model for housing policy (CFI=.905, GFI=.787, RMSEA=.099, p=.000), which indicated that the model employed in this study is a good fit to the data. The construct reliability for this sub-dimension was .707, which exceeds the 0.7 cut-off referred to in the literature (Hair et al, 2010). This denoted the retained items were reliable and valid for this construct measure.

Table 4. Factor loading of housing policy

	Items	Factor loading
A.	**Subsidy**	
SHP6	I am happy with the current provision of subsidy from the government	0.636
B.	**Housing Design**	
DHP4	Please indicate according to priority that indicate your preferences in housing design. Semi Detached	1.087
DHP5	Please indicate according to priority that indicate your preferences in housing design. Corner Terrace	0.5

Table 5. Factor loading of housing policy (Continued)

	Items	Factor loading
C.	**Housing Accessibility (IC colour)**	
AHP3	Do you think different IC colour matters for homeownership accessibility? Green	0.735
AHP2	Do you think different IC colour matters for homeownership accessibility? Red/purple	0.662
D.	**Housing Policy Change (Time)**	
THP6	I agree that the government has provided accessibility for homeownership for me and my family	0.688
THP4	I agree that the government should provide support in terms of affordable housing price	0.721
THP3	I agree that many people can own housing easily in Brunei	0.665
THP2	I agree that the housing accessibility for all communities in Brunei has improved in the past 5 years	0.5

The regression analysis results of the constructs are shown in Table 5 in order to test the 4 hypotheses:

H1: There is a positive relationship between socio-economic factors and homeownership of immigrants.

H2: There is a significant influence between socio-economic factors and housing policy.

H3: There is a significant relationship between housing policy and homeownership of immigrants.

H4: The relationship between socio-economic factors and homeownership of immigrants is mediated by housing policy.

Table 6. Result of hypothesis

Hypothesis	Path	Direct Effect			Result	Explanation
		Coefficients	p-value	Effect size		
H_1	SOED to HWP	0.25	0.0023**	-.5170	Not Significant	Not Supported
H_2	SOED to HPL	0.0793	0.002**	3.3553	Significant	Supported
H_3	HPL to HWP	0.5549	0.0022**	3.0815	Significant	Supported
H_4	SOED to HWP via	-0.151	.6055 (ns)	-.0174	Not Significant	Not Supported
Sobel test	HPL	z test =2.33	0.02**	2.3254	Significant	Supported

4) DISCUSSION

This study set out to examine how immigrants having different citizenship are being affected due to the housing policy by focusing on third generation immigrants in the transition to

homeownership in Brunei. Building on prior studies using cross-sectional data, the study included housing policy models using SPSS, SEM and Sobel test, nationally representative sample to test one prevalent theories in observing immigrant homeownership attainment. The result of this study is consistent to previous finding by Sanchez (2018), who illustrates similar patterns in that the third generation immigrants were inaccessible to homeownership. The results parallel to other findings that show immigrants of the third generation experience less favorable outcomes than earlier generations to access homeownership (Perreira et al, 2006; Telles & Ortiz 2008). One of the common reasons for the absence of gains across generations is discrimination faced by immigrants (Sanchez, 2018).

The result of the regression analysis shows that $p = 0.02$, thus the housing policy affects the relationship between socio-economic and demographic; and homeownership of the immigrants. The findings of this study using Sobel test show that housing policy mediates the relationship between socio-economic and demographic factors; and homeownership of the immigrants. Although the relationship between socio-economic and demographic factors and homeownership was not significant as in Table 4, socio-economic and demographic factors significantly enhance the performance of the immigrants' homeownership through housing policy. This demonstrates the critical role played by housing policy in enhancing immigrants' homeownership, which suggests that housing strategic thinkers should consider the vital role of housing policy from both internal and external perspectives. Although, the relationship of socio-economic and demographic factor do not have any significant effect with homeownership in the absence of housing policy, yet there is still evidence of mediation. According to Zhao et al. (2010), total effect does not have to be significant for a mediation to occur and the relationship of mediation does not depend on significant result of total effect.

The result of the study also shows that the housing policy has a direct effect with immigrants' homeownership. Consistent with previous studies have emphasized that housing policy is a key factor in enhancing homeownership of the immigrants in the host countries (Baker et al., 2013; Beckhusen et al., 2012; Bierre, 2013; Flatau et al., 2015; Fozdar & Hartley, 2014; Hanley et al., 2019; Kassim, 2000; Robinson et al., 2007, Robinson, 2010; Krieger, 2010; Murdie, 2008; Netto, 2011; Teariki, 2017; Teixeira, 2017; Thompson, 2016; Vargas-Silva, 2013; Olsen & Zabel, 2015). Paloma et al. (2020) suggested that housing of immigrants is influenced by the issues and challenges in the host country. Besides national origin and transnational issues, generational factors seem to have an important impact on socio-economic and demographic factors among immigrants (Lueck, 2018).

Homeownership represents an important indicator of social and economic integration of immigrants and their future generations, as it cultivates positive outcomes for individual, families, communities, and the nation (McConnell & Akresh, 2008). Accordingly, homeownership can also confer non-financial benefits like access to better schools, safer neighborhoods, neighborhood-based social capital, and outdoor space (Sanchez-Moyano, 2020).

In conclusion, the study confirmed that in order to access homeownership, the immigrants should comply and adhere with the housing policy of a particular country. The findings of the study contribute to the body of knowledge in homeownership, housing policy, immigrants and the generation of immigrants as well contributes to literatures in migration studies and development studies as well as housing scholars. Not only socio-economic and demographic, housing as a dimension of stratification and to recognize its potential consequences for politics (Zavisca & Gerber, 2018). More generally, the effects of housing policy are due to historical and cultural, and varies across nations (Mulder & Lauster 2010). Thus, the government needs to review the current housing policy on a case to case issue to consider exception to those who are not accessible particularly the middle income immigrants. Housing is primarily a social issue and

housing policy is a key tool in urban development and has multiple functions that directly affect human welfare (Zarghamfard et al, 2019).

The present study has some data limitations. One of the limitations of the study was that the findings provide only an analysis of the present situation. These studies provide strong evidence for housing that should guide future research. This study applied a cross-sectional approach; in the future, longitudinal testing of the socio-economic and demographic factors and homeownership of immigrants should be carried out so that probable causation can be investigated. This suggestion is confirmed by homeownership study of immigrants made by McAvay (2018). Still, the study revealed interesting findings that can be used to explain decreasing homeownership across generation of immigrants.

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