

The Mediating Effect of Housing Policy and Immigrants' Homeownership in Brunei

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Abstract

Generally, the housing policy in a country plays a significant role in influencing the behaviour of immigrants towards homeownership. Therefore, this study aims to investigate the mediating effects of housing policy on the homeownership of immigrants in Brunei Darussalam. The housing policy mediating effects determine the relationship between important particular socio demographic factors and immigrants' homeownership. In this study, the structuration theory on housing policy was applied and the immigrants was taken into account to investigate the intervening variable of owning houses. The data of this study was collected from a survey conducted on the selected respondents who comprised of middle income immigrants from Brunei's third generation. This survey used structured questionnaires. Furthermore, multiple regression analysis was conducted in this study. It was found from the analysis that the r-square value of the model was 0.826, indicating that 82.6% of the relationships were captured in the model. It was also found that affordability, education, wealth, citizenship status, loyalty, history and housing policy are important variable in relation to the immigrants' homeownership. With this, it is indicated that housing policy is the important factor which influence the immigrants' access to homeownership in Brunei Darussalam. It is recommended in this study that policy makers consider these important factors for sustainable development of the national economy.

Keywords: Affordability, Brunei, Homeownership, Housing Policy, Immigrants

1 Introduction

A house is one of the most important part of human life. The importance of housing has encouraged governments of many countries to design their own housing policy to ensure protection for home dwellers. Some countries include housing for immigrants in their housing policy, while others do not put high priority for this group of population. Several studies investigated housing policies in western countries. For instance, in Spain, the number of immigrants recorded was 4.5 million in 2007 out of total 45.2 million population (Pareeja-

Estaway, 2009; Dorantes & Mundra, 2013) which suggested that there were at least 10% of the immigrants' population with need for housing in Spain. Additionally, it was reported that there was no restrictions on foreign property ownership in Spain (Dorantes & Mundra, 2013). This type of homeownership culture in Spain prevailed due to government incentives (Vilhena & Carrasco, 2012). In fact, immigrants' housing policies around Europe are less tight in terms of property ownership (Moretto & Vergalli, 2009). This shows a positive correlation between permanent residence permit holders and homeownership in Europe (Vilhena & Carrasco, 2012) except in Sweden, where the trend is towards renting (Ong, 2014). Meanwhile, in the US, relevant policies aiming to increase the immigrants' homeownership were inflicted since immigrants are the ones with extensively increased homeownership demand (Mundra & Oyelere, 2013; Myers & Pitkin, 2013).

Although a substantial number of studies on immigrants' housing policies have been carried out, most of them were done in Western countries with only a few conducted in Asia. There exists very limited empirical evidence of immigrants' housing policy's mediating effect in Asia particularly in South Asian countries (Pugh, 1997; Zeno, 2010). Thus, studies are needed to investigate the housing needs among immigrants. Future studies are proposed involving generations of immigrants who remain marginalised in terms of homeownership (Constant et al., 2009) as few of the studies of third-generation immigrants investigated only political behaviour and earnings (Desipio, 2011; Hammarstedt, 2009; Tu, 2010). Most empirical studies have focused on first and second-generation immigrants (Zorlu, 2009; Hanhoerster, 2015; Soydas & Alerti, 2015). These past studies have investigated several variables such as education (Krause et al., 2011; Obinna, 2016); performance in labour market (Heidlin, 2009); low income earners (Kochhar et al., 2009; Preston et al., 2011; Herbert et al., 2013; Clark, 2013) and higher income earners (Hilber & Turner, 2014). During the past decades, studies on immigrants' homeownership factors have not received much scholarly attention in the literature pertaining to housing policy and immigrants' homeownership. In terms of housing policy, there is a research gap on middle income immigrants' homeownership (Hanhoerster, 2011). Moreover, Chatterjee and Herbert (2011) stated that future research is needed on housing policy mediating effect on homeownership for immigrants. Recent study that identified factors to explain immigrant housing by Shier et al (2014) supported this gap. They found that factors such as education and affordability tend to be associated to homeownership of the immigrants. Most studies used secondary data for example Wang (2010), Chatterjee and Herbert (2011); Wang (2012); Kim et al. (2012); Mundra (2013); Forrest et al. (2013) and Shier et al (2014). There has been an infancy on homeownership immigrants research using primary data. Besides, earlier study by Andreescu (2011) made quantitative analysis on immigrants homeownership study using secondary data. There is a gap on homeownership immigrants study, future research should be done on primary analysis using primary data.

Similarly, studies carried out on the mediating effect of housing policy on the relationship between specific socio demographic and immigrant's homeownership are limited. Most of the literature focused on remittances and debt of immigrants (Sussman & Shafir, 2012; Wang, 2012); Asian immigrants' financial and asset ownership (Kim et al., 2012); financial of immigrants (Gatina, 2012); immigrant savings (Cobb-Clark & Hildebrand, 2009); (Doiron & Guttmann, 2009; Islam et al., 2010; Bauer et al., 2011) and immigrants financial of Asians in the US (Hanna et al., 2015). Recent research has not systematically explored on immigrants' homeownership affected by housing policy in Asia. A study on understanding the immigrants who have stayed in Brunei Darussalam for generations is critically important. The problem lies on the inaccessibility of immigrants to homeownership in the country. This

study will contribute vital information on mediating effect of housing policy on the homeownership among third generation of the middle-income immigrants in Brunei Darussalam.

The objective of the study is to examine the mediating effect of housing policy in determining the effects of affordability, education, loyalty, wealth, history, citizenship status and mechanism on the immigrants' homeownership. Therefore, the study aims to answer the research question (RQ) 'does housing policy mediate the relationship between constructs and immigrants' homeownership?' The significance of this study clearly reveals a remarkable difference in the governance system of the Sultanate and the governance systems of other countries in terms of housing policy for generations of immigrants.

This study will add to the small literature on the housing policy of one of the world's longest kingdom ruled, there has been little analysis on this effect. This study adds to the existing body of knowledge in housing policy, homeownership and immigrants and bridges current gaps.

This article has been structured by outlining a brief background of homeownership and housing tenure in Brunei on owning and renting, theories relevant to the study, the methodology and data collection, results and conclusion.

1.1 Housing Policy and Homeownership in Brunei

Brunei is among the countries that promotes and prioritizes homeownership over renting. Its housing policy relies on the public housing scheme and the government subsidises more than 68% of construction costs. Homeowners in Brunei mainly prefer landed properties compared to condominiums, apartments and flats. However, strata homeownership in Brunei had just been enacted in 2009 (Prime Minister Office, 2009). This Land Code Strata Act allows any citizenship status to own unit/s of multistory property for a maximum of 99 years lease (Land Department, 2009). Most of the population do not have vast knowledge on strata ownership due to limited information available on the process and security of strata title (Ministry of Development, 2016). The rental market in Brunei consist of mostly private landlords and remain limited in number, thus causing rental rates to escalate very quickly. In addition, the government rental sector is very limited, high rent causing immigrants to move frequently from one place to another. Brunei has attracted many experienced immigrants according to 2011's statistics (Department of Statistics, 2013). From a total population of 393,372; 281,660 are citizens, 25,792 are permanent residents (PR) and 85,089 are temporary residents (TR), while the remaining 831 are stateless (Department of Statistics, 2011). The immigrants in Brunei descended from those who had PR, TR or born locally without any citizenship status or stateless. Before independence in 1984, there was no specific identity card (IC) colour that showed nationality links to the citizenship status. IC colour determines citizenship status, yellow signifies citizens, purple or red represents PR and green indicates TR whereas purple, red or green may be used for the stateless. Although some immigrants have been staying for generations with non-yellow IC, they have no access to homeownership. The homeownership policy in the country is linked to land policy.

According to unofficial sources, there were approximately 20,000 "stateless" persons in Brunei, including persons born and raised in the country who were not automatically accorded citizenship but were granted PR (Bureau of Democracy, Human Rights, and Labour, 2011). Children from stateless parents who are born in Brunei must apply for a special pass. The stateless do not enjoy full privileges of citizenship, such as no right to own land and are

not entitled to subsidized health care or higher education. Primary education is free for citizens and PR.

In Brunei, the population density is 70 persons per square kilometre in 2013 compared to 66 in 2009 (Department of Statistics, 2013). Out of 35,651 acres of land or 57,707 lots registered to yellow IC or citizens, there are 31,063 acres or 51,703 lots for housing land-used compares to 18,949 acres or 1899 lots belongs to non-yellow IC or non-citizens, there are 2,527 acres or 1,303 lots in the country (Land Department, 2017). This shows the significant area of land belongs to the non-yellow IC holders by means of transmission.

2. Literature Review

Giddens (1945) proposed structuration theory to explain homeownership. The theoretical approach to structuration refers to rules, processes, procedures and mechanisms either formal or informal. Most of the societal environment consists of law, regulations, rules and policies which are actually the utmost factors in structuration. Besides, the structure formation is developed by a particular society themselves which applies to variables like housing policy, status, education and affordability. In addition, factors like wealth and loyalty are derived from ownership whereas history, mechanism and affordability are derived from both theory. Prelinger (1959) confirms that owning a property means having a sense of control over the property. This is because homeownership is usually an asset to the owners. To the extent, Festing and Maletzky (2011) argue that laws do not only hinder the stateless self-sufficiency and entrepreneurial activity but also deny the immigrants to own homes, threaten their security and sense of connection with the nation. In this context, housing policy is the structural principle in the government. In some countries, its housing policy restricts the immigrants' homeownership (Hammarstedt, 2009). A few studies that have been conducted in the UK and Europe using the structuration theory have produced contradictory results. For instance studies by Kemeney (1992); Ratcliffe (2009) and Cohen (2011). The results showed direct relationships exist between affordability and homeownership of the immigrants. Affordability refers to whether immigrants can afford owning housing in terms of income level. One of the factors affecting immigrants' homeownership ability may comprise of their affordability of owning the housing in the host country (Hall, 2010).

Past studies in the UK and Europe confirm the immigrants' accessibility to homeownership through housing policy (Toussaint & Elsinga, 2009; Houben, 2010). In relation to housing policy in Portugal, Pato and Pereira (2016) study on homeownership among the immigrants. The result of the study found affordability becomes the influencing variable that has made the immigrants difficult to enter homeownership as well as rental. This was a longstanding problem in Portugal over the last 40 years since immigrants were not allowed credit and has reinforced the pattern of segregation to the immigrants imposed by the housing policy.

Moreover, homeownership is viewed as wealth since it is considered as an investment for future generation (Edwards, 2005). This has been of increasing interest over the last years. Homeownership mirrors the achievement of both economic and social objectives (Rahman, 2012). Result from study made by Turner and Luea (2009) confirmed that one of the impact of immigrants' homeownership was due to its accumulation as wealth in future time. Future studies are suggested to include housing policy impact to both the low and middle income immigrants towards homeownership in relation to wealth. Brodtkin (2014) of the view that middle-income is an ideological construct within a society that sets up barriers to economic security like jobs, homeownership, housing rental and education. Since the discovery of wealth in homeownership literature, Wang (2012) studied the effect of wealth on homeown-

ership of the immigrants' legal status. The gap in his study specify for wealth as additional variable in the immigrants' homeownership according to different citizenship status.

More recent study by Forrest al. (2013) on middle income immigrants' homeownership in Australia found a gap and suggested study on immigrant groups homeownership experience in different immigrant host countries. This study will fill the gap. Other study also found education is more related to immigrants' homeownership (Fuentes & Fernandez, 2013; Forrest et al., 2014; Andersen, 2011). Further research is needed to identify the differences among the immigrants (Forrest et al., 2014). However, subsequent study revealed the effect of citizenship status of homeownership of the immigrants in Europe was significant (Bail, 2015). The gap on his study to identify their relationship in other regions. On top of that, particular study that demonstrated the direct relationship between loyalty and immigrant's homeownership for instance study done by Hammarstedt (2009) existed.

Citizenship status determines the type of benefits and services to say a few such as education, employment, housing accessible to an immigrant. However, it is the national identity that impacts housing policy. The national housing policy consists of both beneficiaries and those who are excluded. Therefore, the mechanism to explain its relationship with immigrants' homeownership is closely related to institutional settings, that demarcates certain groups with several limitations. Previous study by Mundra (2013) on immigrants' homeownership in the US convinced that the Hispanics who are permanent residents have significant relationship with homeownership. Future studies should be done on how recent housing had affected all groups of immigrants. Other supporting studies made by Chavez and Provine (2009); National Conference of State Legislatures, (2011); (McConnell, 2013) in the US showed the housing policy accessibility to homeownership is also related to citizenship status. The study confirms homeownership for immigrants are accessible to permanent residence status. Those studies used cross sectional secondary data from the U.S Family and Neighborhood Survey collected between 2000 and 2002. However, these studies proposed for further research to include data on the third generation immigrants' homeownership. Dorantes and Mundra (2013) supported this study in which the permanent residence status in Spain are more likely to own homes. The other example on relationship of citizenship status with housing can be referred to recent longitudinal study conducted in Sweden by Inner (2015). History of the individual immigrant group in relation to their education has been identified significantly related to their likely homeowners (Kim et al., 2012).

Most of the past studies had explored and identified the immigrants' homeownership in general, but the effect of housing policy has not been explored on the immigrants particularly in the Asian context. One explanation for this study was given by Rohe et al (2010) who proposed other mediating variable that has a causal relationship between particular socio demographic including wealth and immigrants' homeownership. To date few empirical studies have attempted to test this relationship and those that have been conducted have produced contradictory results.

3. Method

3.1 Data collection

As the main author of the study who has the privilege as the policy officials in housing policy in the country, I employed primary data as the main source to carry on this particular research. So, I chose quantitative type of study through distribution of questionnaires. I conducted this study on immigrants' homeownership using field survey research. I distributed

the survey questionnaires to immigrants between the age levels of 18-28, 29-39, 40-50 and 51 years and above. I devised the questionnaires using dual language. In this data collection method, I gave the respondents options of completing the survey either in English or Malay.

Briefly, I will present the data of the study in which the sample consists of a fair distribution of respondents according to gender (40% male and 60% female). I discovered more than half of the respondents are Malays who are citizens of Brunei. Table 1 shows summary of the respondents who participated in the survey. I also found that out of total respondents, 66.7% are citizens who hold yellow IC, 30% are PR holding red or purple IC whereas 3.3% are TR with green IC. The stateless may hold red, purple or green IC. This group refers to descendants of PR or TR or combination of either group with citizens. I conclude that the distribution of respondents according to IC is fair since nearly half are purple IC holders or PR with some of them are citizens. Table 2 demonstrates the distribution of immigrants by citizenship status in the country according to Population National Statistics (Department of Economic Planning and Development, 2011). From this secondary data, I found that out of 74.4% total population who are born in Brunei, there are 5.3% PR, 1.7% TR and 0.02% with stateless status. From this data, I analysed that the highest PR come from Malaysia at 26% and 25% of them are citizens. Indeed, I assessed that the TR from India scores the highest at 98% followed by Indonesia and Philippines both at 96% and 49% TR status from Malaysia immigrants (ibid).

3.2 Sampling technique

Firstly, I identified the relevant sample population for the study, comprising of the third generation immigrants permanently staying in Brunei. I selected these respondents through snowball non-random sampling. I set the target respondents aged 18 years old and older. I also fixed the target income of the sample which was between B\$445 to B\$3,030, comprising of the middle-income level in the country. I distributed the questionnaires geographically covering all the four districts in Brunei namely Brunei Muara, Tutong, Belait and Temburong.

Table 1
Composition of Respondents' Profile

	Percent
Colour of Identity Card	
Yellow	36.7
Red	16.7
Green	3.3
Purple	43.3
Total	100.0
Nationality	
Citizen	66.7
Permanent Residents	30.0
Temporary Residents	3.3
Total	100.0

3.3 Variables

In identifying suitable variables used in this study, I categorized according to dependent and independent type as depicts in Figure 1. Immigrants' homeownership is the dependent

variable of interest. The independent variables comprise of socio demographic factors composed of affordability, education, loyalty, wealth, history, citizenship status and mechanism. The housing policy in this study is categorized as mediating variable. For the present analysis, particular attention is paid to the effects of housing policy on the socio demographic factors; and the immigrants' homeownership. Citizenship status serve as immigrant status whereas affordability are especially important dimensions as the citizenship status and educational attainment increase affordability of immigrants' homeownership (Yu & Myers, 2010).

Table 2

Distribution of immigrants by citizenship status in Brunei Darussalam for year 2011

Country of birth	Total %	Citizens %	Permanent Residents %	Temporary Residents %	Stateless %
Brunei	292,785 (74.4)	272,310 (93)	15,603 (5.3)	4,821 (1.7)	51 (0.02)
Indonesia	32,809 (8.3)	300 (0.9)	772 (3)	31,372 (96)	365 (1.1)
Malaysia	31,169 (7.9)	7726 (24.8)	8115 (26)	15,181 (49)	147 (0.5)
Philippines	15,333 (3.9)	245 (1.6)	378 (2.5)	14,586 (96)	124 (0.8)
India	7,464 (1.9)	7 (0.1)	72 (0.97)	7,336 (98.3)	49 (0.7)
Others	13,830 (3.5)	1,061 (8)	914 (6.6)	11,793 (85)	106 (0.8)
Total	393,390 (100)	281,642 (72)	25,854 (6.6)	85,089 (22)	842 (0.2)

Source: Population National Statistics 2011 (Department of Economic Planning and Development, 2011)

3.4 Questionnaires

In designing the questionnaire, I divided it into various sections to explain the RQ and objective of the study. A total of 60 structured items survey questionnaires were used in this study.

The result from the questionnaire represents overall evaluation of housing policy and immigrants' homeownership. Section A covered the background and social characteristics of the respondents. Section B incorporated semi-structured questions on respondents' ancestors' demographic background, language, experience including the year entering Brunei, immigrant status and education level. However, I realized this section was not properly answered with most of them left unanswered. Vargas (2011) stated of instances where immigrants' parents early status were either not stated or unknown to third generation immigrants onwards. Items in Section C, are related to immigrants with regards to ownership whereas Section D comprised of questions on housing policy and restrictions. The questionnaire measurement used a 10-point Likert scale ranging from 1 (*Strongly Disagree*), 2 (*Disagree*), 3 (*Somewhat Disagree*), 4 (*Almost Strongly Disagree*), 5 (*Neutral*) or (*Neither Agree nor Disagree*), 6 (*Fairly Agree*), 7 (*Somewhat Agree*), 8 (*Almost Agree*), 9 (*Agree*) to 10 (*Strongly Agree*).

The questionnaire design was guided by past literatures and adapted from past studies associated with ownership, homeownership, housing policy and immigrants from Cohen et al. (2009); Avey et al. (2009); Sinning (2010); Preston et al. (2011); Mundra and Oyelere (2014) and Faist et al. (2015) with slight alterations and modifications to fit the objective of this study.

3.5 Results

I analysed the primary data obtained from the study. Firstly, I keyed in the responses into an electronic database and analyzed using the Statistical Package for the Social Sciences (SPSS) software.

The result from the study showed a Cronbach Alpha value of 86.8%, which demonstrated the instrument's reliability was acceptable. The multiple regression analysis showed r-square value of 0.826 reflecting that 82.6% of relationships were captured in the model and that there is a strong relationship between the variables.

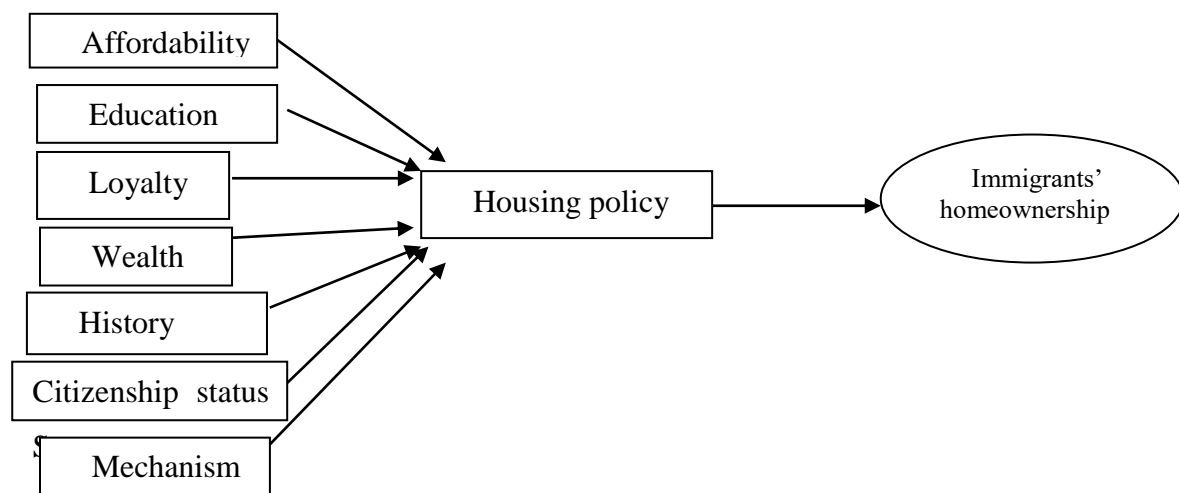


Figure 1: Housing policy as a mediator of the relationship between socio demographic and immigrants' homeownership

The study intends to address the effect of housing policy acts as a mediating variable in the relationship between independent variables and their corresponding dependent variable. Firstly, the direct effect of the independent variables on homeownership of the immigrants or dependent variable is insignificant. As shown result of analysis in Table 5 using multiple regression testing at 95% confidence level, R square 0.878 resulting to direct effects of independent variables in which all are insignificant. When the mediating variable enters, the direct effect reduced since some has shifted through the mediator which is the housing policy.

As in the table 3 below depicts the indirect relationship between the independent variables and the mediating variables. The indirect effects are greater than the direct effects so mediation occur as shown in Table 3 and 4.

Meanwhile, analysis of the variables also shows that there is a weak correlation between citizenship status and immigrants' homeownership. This shows increase in citizenship status does not affect the homeownership among the immigrants. This is because the housing policy serves as the mediating effect to the immigrants' homeownership. The same effect of

weak correlation between other constructs with immigrants' homeownership.

Table 3

Regression analysis result on indirect effect of IV to housing policy

Constructs	B	Standard error	Standard coefficient beta	t	Sig. test
Affordability	3.900	1.194	.404	3.266	.007
Education	4.864	3.715	.188	1.309	.215
Loyalty	.071	0.682	.022	.103	.919
Wealth	5.089	1.017	.809	5.002	.000
History	0.283	0.729	.052	.388	.705
Citizenship Status	0.397	1.375	.048	.289	.777
Mechanism	-.422	.303	-.202	-1.394	.189

Table 4

The indirect effect relationship using Regression analysis results

Constructs	B	Standard error	Standard coefficient beta β	t	Sig. test
Affordability	4.369	1.054	.565	4.147	.000
Education	6.604	2.487	.353	2.655	.015
Loyalty	.491	.399	.164	1.233	.231
Wealth	4.092	.772	.628	5.299	.000
History	.554	.635	.108	.872	.393
Citizenship Status	-11.901	3.931	-.302	-3.028	.006
Mechanism	.661	.960	.083	.688	.499
Housing Policy		-.255	.032		

Table 5

Direct effect of IV to DV

Constructs	B	Standard error	Standard coefficient beta	t	Sig. test
Affordability	-1.376	6.979	-.272	-.197	.876
Education	-5.572	12.680	-.524	-.439	.736
Loyalty	.397	.812	.178	.489	.711
Wealth	-3.326	4.520	-.341	-.736	.596
History	1.223	2.570	.261	.476	.717
Citizenship Status	5.037	4.891	.680	1.030	.491
Mechanism	-.537	1.437	-.282	-.373	.773

Immigrants who can afford to purchase houses and who are educated desire homeownership in the country. This is inconsistent with a study in West Germany done by Davidov and Weick (2011). In that study, affordability and education have significant relationships with

immigrants' homeownership. Chatterjee and Herbert (2011) confirmed in their study that without citizenship, immigrants are less likely to own homes. In addition, permanent residents immigrants are more likely to own homes in Spain than other status (Amuedo-Dorantes & Mundra, 2013). However, housing policy in Brunei reveals certain restrictions on immigrants' access to homeownership due to their citizenship status. This is in line with ownership model which confirms that state policies need to be followed by the immigrants where they reside. Structuration theory mentions that government policies will heavily regulate the immigrants. Findings suggest immigrants' homeownership can be predicted once their citizenship status are confirmed. Hansen's (1938) study confirmed that the American children from third generation immigrants have proven their loyalty by permanently staying in the country through homeownership. Previous study using structuration theory in the UK found that wealth and history were related to homeownership for the generation of immigrants there (Ratcliffe, 2009). History is not significantly related in this study and the same on wealth. This result indicates that housing policy mediates the relationships between affordability, education, loyalty, wealth, history, mechanism and immigrants' homeownership. Overall, the PR, TR and the stateless do not receive the same benefits as citizens in terms of access to homeownership in Brunei. Housing for middle income immigrants is a neglected issue in Brunei and there is no comprehensive study on homeownership among immigrants.

4. Conclusion

This research is an attempt to understand the immigrant's perception on homeownership in Brunei from an international perspective. This study demonstrated the effect of housing policy on third-generation homeownership immigrants in Brunei. Firstly, housing policy affected the affordability of housing among immigrants. Although, they are affordable, due to the segregation of housing policy in the country that does not allow PR, TR and stateless status to own housing, these groups of population are not accessible to homeownership. Secondly, housing policy of a country does not allow access for immigrants to homeownership affects their wealth. The result of the study indicates that the generations of the immigrants are marginalised from homeownership in Brunei.

This study is the first scholarly attempt and involve a small sample size on Brunei immigrants' homeownership. Further study is required with a larger sample size to investigate in detail the effect of housing policy in Brunei and other Asian countries using Structural Equation Modeling (SEM). This study concludes that the housing policy of a country plays a significant role towards homeownership of its immigrants. The outcome of the study has policy implication for the government of the need to introduce public housing to rent out to immigrants at a subsidy. With a subsidy, the government does not charge rental at market rates. Theoretically, this will cause immigrants' generations to not have secure tenure of homeownership for their future generation. This will also affect future generations of expatriates who are in demand to Brunei to diversify the economy. The implication of this study is that the government should look for better housing policy options to retain successive generations of immigrants. There are country specific social, cultural, economic and policy factors that influence the immigrants' homeownership and structure the development. In the western world, and North America in particular, a number of structural factors that lie behind the trend can be identified (Engelhardt et al., 2010).

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