

GLOBAL PERSPECTIVES

TO LOCAL, INTERNATIONAL & LIFESTYLE REAL ESTATE



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> CROSS-BORDER MIGRATIONS

IMMIGRATION SPELLS OPPORTUNITY

Throughout history, people have left their home country in search of a better life. In today's world, however, they can travel farther more easily than ever before. They can also rely on technology to remain in close contact with loved ones back home—often encouraging others to follow in their footsteps.

This issue of *Global Perspectives* examines various trends and patterns in cross-border migration. As home to more immigrants than any other nation, the United States figures largely in this story. Substantial flows of foreign-born people have settled in communities across the U.S., including many not-so-obvious destinations.

Beyond the U.S., you'll also find interesting and significant immigration trends in many other countries. Global agents attuned to these flows will find no shortage of opportunities to connect with various ethnic groups, establishing significant and rewarding cross-cultural ties that eventually lead to assistance in their real estate needs.

To support your efforts, this issue includes many key facts on cross-border migrations in the U.S., Canada, and several other countries.

Additionally, you'll discover specific resources and tactics for researching global opportunities to grow your real estate practice in your local market. Ultimately, an agent's ability to cultivate global business begins with knowing where to find it, and numerous tools are readily available online that can jumpstart your research. While we know that there are other geo-political issues impacting immigration, for the purpose of this publication we will focus on the business opportunities immigration presents. Read on to learn ways to use them! 🌐



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U.S. Immigration Patterns

The United States is the world's hotspot for incoming migration. According to the United Nations Population Division, as of 2013, 45.8 million people living in the U.S. were born in other countries. In contrast, second-ranked Russia's immigrant population is 11.1 million, less than a quarter that of the U.S. The Migration Policy Institute says the U.S. is home to roughly one fifth of the world's immigrants.

Nationalities change

Throughout U.S. history, waves of immigration have shifted from one country to another. For much of the twentieth century, various European countries were the original home of most immigrants. As recently as 1960, three out of four had been born in Europe and almost another 10 percent from Canada.

By 1980, only 39 percent of immigrants came from Europe; the majority originated from Latin America or Asia. In the 2010 census, over half came from Latin America, primarily Mexico, and over a quarter from Asian countries. Immigrants originating in Europe and Canada made up less than 15 percent of the general immigrant population.

Geographic dispersion

The change in nationalities has affected regions of the U.S. in different ways. In 1970, over two-thirds of U.S. immigrants lived in the Northeast and Midwest. They were predominantly Europeans who relocated in the first half of the century, primarily represented by Italians, Germans, Polish and the British.

By 2010, over two-thirds of immigrants were located in the West and the South.

People from Mexico and other parts of Latin America, and people from Asia, moved through gateway states like California, Texas, Florida and New York.

Looking forward

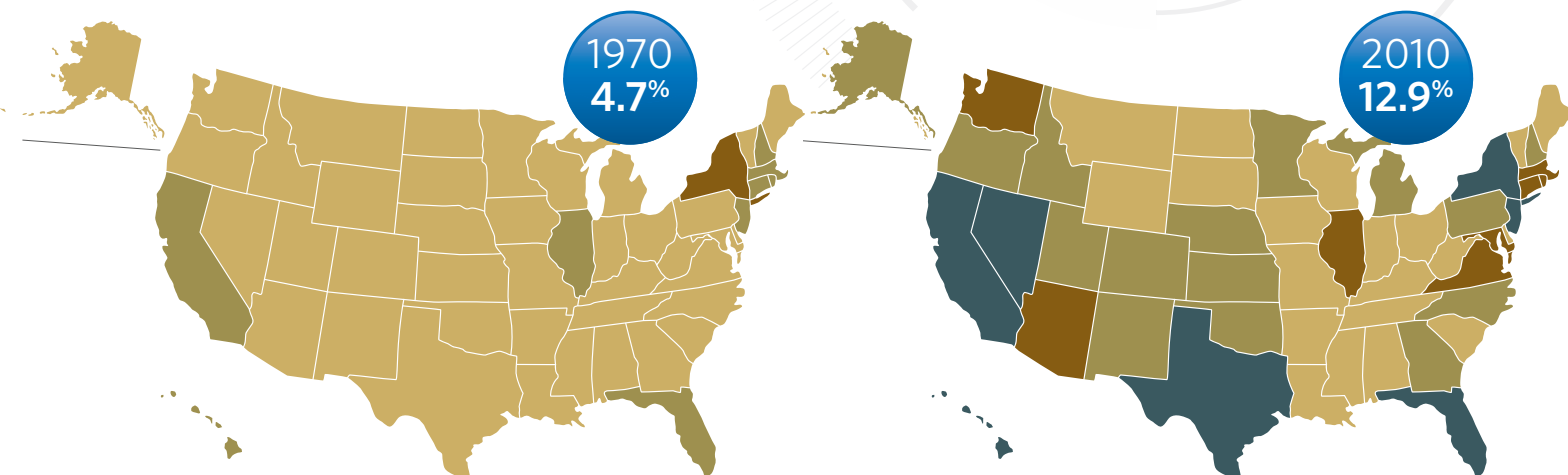
With historical U.S. immigration trends edging upward, and U.S. policy shifting towards a more favorable immigration environment, it's fair to assume that immigrant communities will play a growing role in the U.S. housing market. It's a trend that signals significant opportunities for global real estate practitioners. 🌍

Rank	1960	1980	2000	2010
1	Italy	Mexico	Mexico	Mexico
2	Germany	Germany	China	China
3	Canada	Canada	Philippines	India
4	United Kingdom	Italy	India	Philippines
5	Poland	United Kingdom	Vietnam	Vietnam

Source: *The Size, Place of Birth, and Geographic Distribution of the Foreign-Born Population in the United States, 1960 to 2010*, U.S. Census Bureau

Foreign-Born Population as Percent of State Population

Less than 5.0 5.0 to 9.9 10.0 to 14.9 15.0 and over



Note: These and other related maps can be found in the U.S. Census Bureau's report, *The Size, Place of Birth, and Geographic Distribution of the Foreign-Born Population in the United States: 1960 to 2010*, downloadable at: [census.gov/content/dam/Census/library/working-papers/2012/demo/POP-twps0096.pdf](https://www.census.gov/content/dam/Census/library/working-papers/2012/demo/POP-twps0096.pdf)



IMMIGRATION IN CANADA

Canada was built on immigration. With 6.8 million foreign-born, about one in five residents are immigrants. That's the highest share of all G8 (The Group of Eight Industrialized Nations - France, Germany, Italy, the United Kingdom, Japan, United States, Canada, and Russia) countries. Over two million have arrived since 2000, making immigration the key driver of Canada's population growth.

Regions of origin

Between 2006 and 2011, about 57 percent of foreign born residents came from Asia, 14 percent from Europe, 12 percent from Africa, and 12 percent from Latin America and the Caribbean. By country, the Philippines generated the most newcomers, followed by China, India, the U.S., Pakistan, the U.K, Iran, South Korea, Colombia and Mexico.

According to Canada's most recent census, the 2011 National Household Survey (NHS), almost 95 percent of immigrants settle in four provinces: Ontario, Quebec, British Columbia and Alberta. Over 60 percent reside in Toronto, Vancouver and Montreal.

Toronto: truly international

With a regional population of 5.5 million, Toronto is home to more than 2.5 million immigrants. It attracts more immigrants than any other Canadian city, with more than double Vancouver's numbers. Immigrants are almost half its population, giving it the highest share of foreign born in Canada, as well as one of the highest of major world cities.

India, China and the Philippines contribute the most newcomers, about a quarter of the immigrant population. Over 230 ethnic groups are represented. Cantonese, other Chinese dialects and Punjabi are the nonofficial languages spoken most frequently in immigrant homes.

Vancouver: magnet of the west

Vancouver is also one of the top cities in the world for share of immigrants. Over 913,000 residents are foreign born, roughly 42 percent of the population. Less diverse than Toronto, about 40 percent of Vancouver's immigrants come from China, India and the Philippines. Over half of all immigrants speak a language other than English or French at home, most frequently Cantonese, Punjabi or Mandarin.

Montreal: a different flavor

The Montreal region has more than 850,000 foreign born residents. Though similar in number to Vancouver, immigrants represent a smaller but growing share of the region's population (roughly 23 percent).

Montreal's immigrant population differs from Toronto and Vancouver in two ways: a larger portion of the region's newcomers arrived since 2006 and its top sources of immigrants—Haiti, Italy and France—reflect the city's strong European linguistic and cultural influences. The top three non-official languages spoken at home by immigrants are Arabic, Spanish and Italian.

Other Canadian magnet cities

As of the 2011 NHS, the next three highest immigrant cities are Calgary, Edmonton and Winnipeg. Calgary has the highest number and share of foreign born, at about 314,000 and 26 percent. Even though Edmonton and Winnipeg have substantial immigrant populations of about 232,000 and 147,000, respectively, these figures are more in line with the national average of foreign born. 🌐

To learn more about immigration in Canada, visit the 2011 NHS site at www12.statcan.gc.ca/nhs-enm/2011/dp-pd/index-eng.cfm and select the NHS Focus on Geography Series.

Last fall, the Pew Research Center released an interactive map on patterns of global population migration, making it easy to visualize the dispersion of nations' people around the globe.

The numbers on Pew's website (based on United Nations Population Division data from 1990-2013) don't track annual rates or flows of migration, but the total number of migrants residing in each country. A person is counted as an international migrant if they have been living one year or more outside of their country of birth (includes foreign workers and international students). Estimates of unauthorized immigrants are included, but temporary workers abroad for less than a year and military personnel are not.

10 Facts on Global Migration

Pew's interactive map provides two key pieces of information—the “to” and “from” of international migration for every country. Located at pewglobal.org/2014/09/02/global-migrant-stocks, highlights include:

1. Most diverse immigrant population: United Kingdom

Great Britain has the greatest diversity of foreign born. This is not merely by the number of countries of origin represented by their immigrants, but also by the breadth of each country's representation. Forty-three different countries have over 50,000 people living in the U.K. (and eight of those countries have over 200,000 U.K. residents). Each continent is well represented except South America, where Brazil is the only country with over 50,000 emigrants in the U.K. See *map page 5*.

2. Most diverse emigrant population: France

French emigrants are living in more countries than those of any other country in the world. According to U.N. data, 83 different countries have at least 1,000 French-born inhabitants within their borders. Spain and the United States are the leading destinations.

3. Highest share of immigrant population: the Persian Gulf area

Several nations in the Persian Gulf area have immigrant populations that outnumber native-born. Within the United Arab Emirates, more than 4 of 5 people are foreign born.

In Qatar, immigrants make up 74 percent of the population, while in Kuwait and Bahrain, the foreign-born comprise 60 percent and 55 percent, respectively. These countries draw large numbers of people from India, Bangladesh and Pakistan for employment in the oil industry. The immigrant population in the area has grown from 1.3 million in 1990 to 7.8 million in 2013, a 500 percent increase. But the region also experiences “part-time immigrants” who don't come to work, but own property and come to places such as Dubai to shop, vacation, and do business. Its geographic position and development of residential real estate makes it a true gathering spot for immigrants around the globe who come to work and play. The connection between immigration and real estate is real, tangible, and is a driving force in these economies.

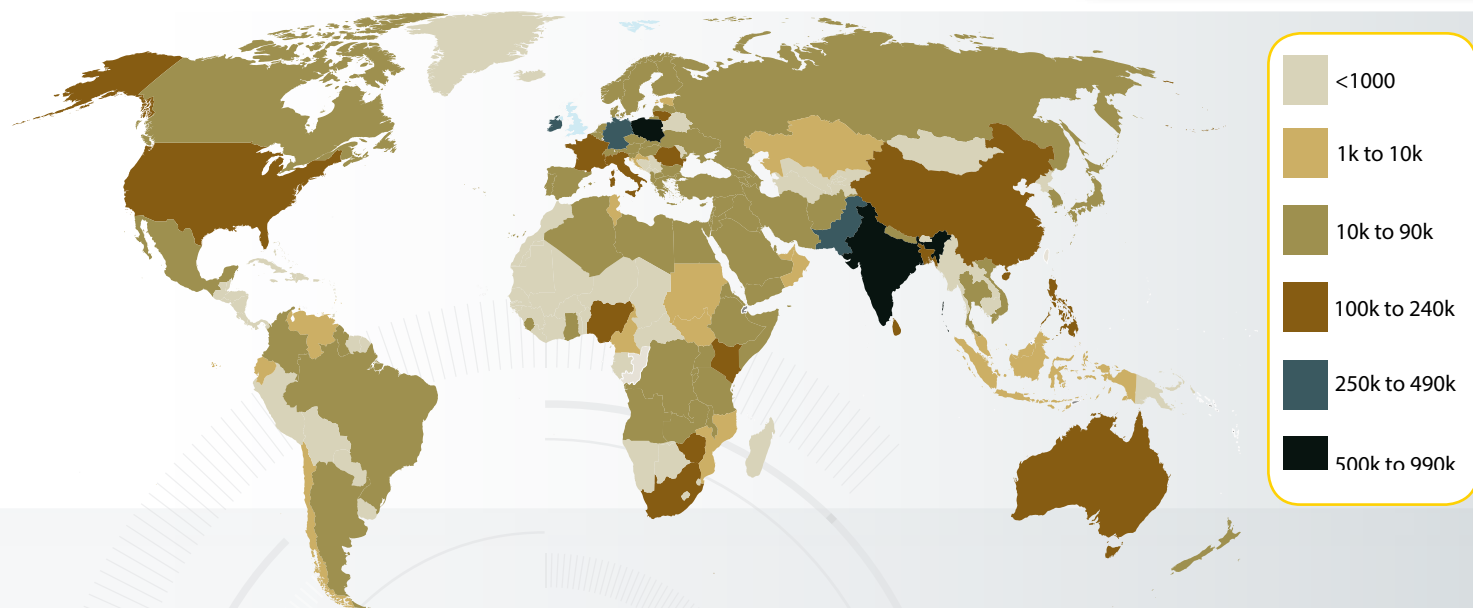
4. Most emigrants living abroad: India

In sheer numbers, India has the most nationals living abroad. Fourteen million native-born Indians live in other countries, double the number that did in 1990. Mexico is a very close second with 13.2 million living outside its borders.

Top Origin Countries for Immigrants Living in the United Kingdom



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Source: United Nations Population Division data; interactive map constructed by Pew Research: pewglobal.org/2014/09/02/global-migrant-stocks/.

5. Most traveled migration path: Mexico to the United States

In 2013, there were 13 million Mexican immigrants living in the United States. That's more than the entire immigrant population in any other country in the world.

The U.N. Population Division works with the Organization for Economic Cooperation and Development (OECD) in putting together a more nuanced picture of world migration. The OECD's Database on Immigrants in OECD Countries brings in data on annual migratory flows of individuals being granted permanent residence in specific countries, as opposed to all immigrants. Their findings include:

6. European country with the most immigrants: Germany

With an immigrant population of 9.85 million, Germany tops all other European countries. About 1.5 million are from Turkey, having moved to Germany under work programs in the 1960s and 1970s, and later deciding to stay. According to the OECD, migration to Germany grew by over 12 percent to 450,000 from 2012 to 2013. Permanent migrants are immigrants who have acquired permanent residency rights.

7. Intra-EU migration has grown while immigration to the EU from non-EU countries has fallen.

Migration between EU states grew by double-digits in 2012 and 2013, but most was to a handful of destination countries including Germany, France and the United Kingdom. Sweden and Finland reached new highs in absolute numbers of immigrants. The EU countries generating the most emigrants were central and eastern European countries and to a lesser degree southern Europe. The OECD reports that inflows from outside the EU to the EU dropped by 12 percent in 2012.

8. Spain on a roller coaster ride

Between 1990 and 2013, the number of immigrants living in Spain went from one million to more than six million people, many drawn from Europe, North Africa and Latin America by Spain's pre-recession booming economy. Since the recession, however, the number of new permanent immigrants obtaining residency has declined from 692,000 during 2007 to 275,000 in 2013.

9. The paradox of China

Though China is second only to Mexico in the number of emigrants it produces,

China's foreign born, as a share of its population, is among the smallest in the world. According to U.N. data, there are about 850,000 immigrants in China as of 2013 (excluding Hong Kong). In absolute terms, the number seems substantial compared to many other countries, but given that China's population is 1.357 billion, immigrants amount to only .06 percent of China's residents. Over half come from South Korea, the Philippines and Brazil. Of the 9.34 million Chinese living outside China, roughly half are divided between Hong Kong and the United States, and sizable numbers dwell in South Korea, Japan, Canada, Australia and Europe.

10. "Managed" labor migration policies tended to grow the influx of permanent residents.

In Australia, Canada and New Zealand, labor migration is a high share of immigrant inflows because of residency requirements targeting highly skilled workers and investors. In Australia, permanent residents were up by 12 percent in 2012, and in Canada, up seven percent.

60% 40% 

GOING WITH THE FLOW:

How to Spot Immigration Opportunities in Your Market

10 Leading U.S. Immigrant Cities

In each of these cities, immigrants comprise more than 13 percent of the population—and more than 45 percent of immigrant heads of households are homeowners.

Amarillo, Texas

Atlanta, Georgia

Dallas-Fort Worth, Texas

Hartford, Connecticut

Las Vegas, Nevada

Los Angeles, California

Raleigh-Durham, North Carolina

San Antonio-Austin, Texas

Seattle, Washington

Tampa, Florida

Many real estate agents have used their ties to local immigrant communities to build a solid base of referral business. One of the best ways to spot those opportunities is via research. There are a surprising number of free resources available online.

When researching local opportunities, real estate agents interested in global migrations should concentrate on these questions for their immediate community:

- Are there substantial numbers of foreign-born people?
- What is the level of homeownership among these groups?
- Which foreign-born groups are well represented?

U.S. Case Study

The U.S. Census Bureau is the best source of information about any U.S. county, MSA (metropolitan statistical area), or city. However, the amount and complexity of data at their main site census.gov is staggering. Searching its content can consume hours.

Luckily a sister site—American FactFinder at factfinder2.census.gov—makes it much easier to find valuable data, down to specific zip codes. In just minutes, you can access extensive

demographics on any community drawn from various government surveys.

To glean insights on foreign-born populations and homeownership, it's best to review these sections, which appear along the left side of the Community Facts pages: Housing, Origins and Language, Race and Hispanic Origin. Clicking on any section generates a list of popular tables drawn from various surveys. Unless you're interested in historical trends, it's best to concentrate on the tables listed under 2013 American Community Survey, particularly:

- Housing:
 - Selected Housing Characteristics (including Own or Rent)
- Origins and Language:
 - Selected Characteristics of the Native and Foreign-Born Populations
 - Ancestry
 - Selected Social Characteristics
- Race and Hispanic Origin:
 - Demographic and Housing Estimates

Applying the Data to Build Your Global Business

The information may look like a lot of numbers, but woven together, it tells a story of where global opportunity may lie and will assist global real estate agents in building their global business.

For a complete list of over 15 different censuses and surveys available via the American FactFinder, go to factfinder2.census.gov/faces/nav/jsf/pages/what_we_provide.xhtml.



For example, consider a global agent in Hartford, Connecticut attempting to identify global opportunities for his business.

He enters Hartford County into the American FactFinder. There are 133,118 immigrants in Hartford County, as of the 2013 American Community Survey, and they account for nearly 15 percent of the county's people. It may sound like a lot, but many counties around major cities have between 13 and 25 percent.

To drill further, he looks at the table on "Selected Characteristics of the Native and Foreign-Born Populations" and finds that among the foreign born, there are slightly more naturalized immigrants than unnaturalized. Among naturalized citizens, the rate of homeownership is 71 percent, even higher than the native population's 67.2 percent. Other options through American FactFinder identify even more specific neighborhood statistics.

Clearly, there are global opportunities in the Hartford area residential market. It's not uncommon for MSAs around large cities to draw immigrants who want a suburban family lifestyle while being within city commuting distance.

Overlaying immigrant share and homeownership data reveals a picture of the immigrant homeownership statistics for particular areas—no matter what market you're researching within or outside of the U.S. Numerous cities/metropolitan areas have both a high share of immigrants (defined as greater than 13 percent) and high homeownership levels within them. *See page 6 for several leading areas.*

This is just one way to use online research to identify immigration-related business opportunities. Coupled with networking—and simply spending time becoming better acquainted with every aspect of your community—it can become increasingly clear where to find interesting and attractive niches of global business tied to immigration. 🌐

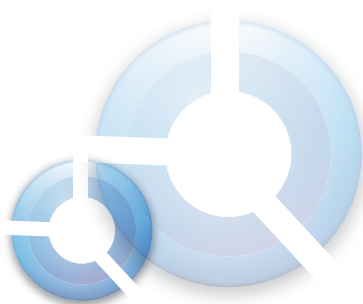
At the State Level

NAR's State-by-State International Business Reports provide summaries of recent economic and demographic data related to international business activity in your state. You'll also find:

- demographics of foreign-born and countries of origin
- foreign-born homeownership data
- countries with the highest foreign direct investment and top export partners
- detail on major MSAs in your state

Access your state's report at
realtor.org/reports/state-by-state-international-business-reports.

If you only want a quick top-line summary, click on your state in the interactive map.



When immigrant share and homeownership data are overlaid, it's easier to see where to find concentrations of immigrant homeowners.

7 More Sources of Population Data

Canada: Statistics Canada at www12.statcan.gc.ca/census-recensement/index-eng.cfm

England and Wales: Office of National Statistics at ons.gov.uk

France: National Institute of Statistics and Economic Studies at insee.fr

Germany: Federal Statistics Office (Destatis) at destatis.de

Mexico: Instituto Nacional de Estadística y Geografía at www.inegi.org.mx

Migration Policy Institute: Access reports, policy briefs and an interactive map of immigrants by origin and destination at migrationpolicy.org

realtor.com® data: Where are global buyers searching in the United States?
realtor.org/articles/where-are-global-buyers-searching-in-the-united-states



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CROSS-BORDER MIGRATIONS

New Year, New Connections

This issue of *Global Perspectives* is packed with immigration data and statistics, and helps you understand how to apply the data to your real estate business. Once you have discovered what ethnicities are buying in your local market, how should you go about connecting with them?

NAR participates in events around the world to help foster relationships between similar organizations and to facilitate networking opportunities for our members. We maintain a calendar of these events to help you easily identify where you can meet the most members from the country, business sector, or organization to meet your global business needs.

Go to realtor.org/global/global-meetings-and-events to see what events are taking place in 2015. The calendar is updated frequently as new opportunities arise.



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