

ABSTRACT

Title of Dissertation / Thesis: IMMIGRANT-NATIVE DIFFERENTIALS IN
MULTIPLE-EARNER STRATEGIES AND
HOUSEHOLD POVERTY

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Using data from the U.S. Census Bureau's 2001 Supplementary Survey, this thesis addresses poverty at the household level and examines the role of secondary earners in alleviating household poverty. Descriptive analyses assess the extent of poverty among native- and foreign-born households as well as the prevalence of secondary earners in each household. Multivariate analyses follow Jensen's (1991) conceptualization of "amelioration," that is, the ability of secondary earners to raise household income above the poverty line. The analyses highlight the importance of considering household composition in studies of poverty. The central research question posed is: is the ameliorative effect of secondary earners greater in foreign-born than in native-born households? The results suggest that secondary earners are more important in alleviating poverty in low-income foreign-born households than in low-income native-born households (households that are below the poverty threshold on the basis of the primary earner's earnings alone).

IMMIGRANT-NATIVE DIFFERENTIALS IN MULTIPLE-EARNER
STRATEGIES AND HOUSEHOLD POVERTY

By

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Dedication

Dedicated to my grandmother,

Fran Jensen Kennedy,

whom I love and admire

beyond all measure.

You inspire me.

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My sincere thanks to the members of my thesis committee, whose advice, guidance, and inquisitiveness greatly aided the development of this work. I am especially indebted to my advisor, Suzanne Bianchi, for her insight and many excellent suggestions. Joan Kahn contributed invaluable subject matter expertise, and Bill Falk provided critical feedback. Special thanks to Omer Galle for his counsel and mentorship these many years. I would also like to acknowledge the assistance of Sara Raley, Elena Fazio, Kim Nguyen, Erika Grant, Kei Nomaguchi, and Cecily Darden, and the kindness and support of my family. I owe a tremendous debt of gratitude to Paula Durette for her patience, love, and encouragement.

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Introduction

Issues of Inequality

Social and economic inequality in the United States has increasingly been the subject of both political debate and scholarly discussion. There is extensive documentation of the differences among racial and ethnic minorities and non-Hispanic whites in terms of poverty levels, educational attainment, occupational status, and income. In general, racial and ethnic minorities fare worse than their non-Hispanic white counterparts, although there is considerable variation among race/ethnic subgroups. Researchers have emphasized the pervasive inequality that these differences represent, and have called for further investigation into both the differences themselves and the hypothesized reasons for those differences.

Literature on immigrant populations has lagged behind research on minorities in general, perhaps to the detriment of our understanding about the many levels and manifestations of inequality and their combined effects on American society. Immigrants are generally subjected to a host of difficulties that disadvantage them in terms of employment and earnings. In addition to their legal status, immigrants may find it hard to secure and maintain employment because of discrimination based on their nativity, race or ethnicity, and/or English language ability. Yet despite these disadvantages, many immigrants manage to “make it” in America, with varying degrees of success.

What is it that makes some groups more or less successful? (Here “success” is loosely defined as reaching or approaching economic parity with native-born non-Hispanic whites, reducing the proportion of the given group that is at or below the poverty level, and increasing economic stability and income levels.) One possibility that has not been fully explored in the literature is the strategic utilization of secondary earners in households that are at or near the poverty line.

A decade ago, Jensen (1991) assessed the ability of secondary earners to lift families out of poverty, paying particular attention to the nativity of the householder. He measured the effect of secondary earners’ contributions in terms of “amelioration”— the ability of secondary earners to lift a family out of poverty in situations where the family would have been in poverty if the householder were the sole earner. His results indicate that “the ameliorative impact of secondary earners is greater for immigrant than native families; that this generalization holds for whites, blacks, and Hispanics but not Asians; and that the immigrant advantage in ameliorative effects vis-à-vis natives declined noticeably over the 1960-1980 period for all but Asian families” (Jensen 1991:113). This thesis builds on Jensen’s work, updating it by using data from the 2001 Supplementary Survey (Jensen [1991] used data from the 1960, 1970, and 1980 U.S. censuses) and expanding it by taking households (rather than families) as the unit of analysis.

Research Objectives

The present study investigates the extent of poverty among households with native- and foreign-born householders and evaluates the role of secondary earners in alleviating household poverty. This research highlights the differences between

native- and foreign-born households, and between foreign-born households of different race/ethnic groups. Jensen's (1991) article on secondary earners and family poverty is updated and expanded, providing new information about the structure and composition of households and adaptive economic strategies employed by low-income households.

Literature Review

The Immigrant Context

Historically, immigration to the United States has occurred in waves (Greenwood and McDowell 1999; Serow, et al. 1990), spiking at both ends of the twentieth century. The early 1900s saw a rapid rise in the number of people immigrating to the U.S., increasing from 3.7 million in the 1891-1900 period to 8.8 million in the period 1901-1910 (Immigration and Naturalization Service 2000). Immigration numbers remained strong but declined from 1911 to 1920, and then decreased dramatically from the mid-1920s to the 1940s, due (in part) to the 1924 National Origins Quota Act, the Great Depression of the 1930s, and World War II (Edmonston 1996). The latter decades of the twentieth century saw a resurgence in immigration to the U.S. (Immigration and Naturalization Service 2000), resulting in an increasing proportion of the total U.S. population that was foreign-born. In 1970, the foreign-born population of the United States numbered 9.6 million, representing nearly five percent of the total U.S. population. Climbing rapidly, the number of foreign-born persons in the U.S. rose to 14.1 million in 1980 and then 19.8 million in 1990. Census 2000 enumerated a foreign-born population of 31.1 million— more than ten percent of the total U.S. population and a 57 percent increase over the number of foreign born enumerated in the 1990 census (U.S. Census Bureau 2002).

Recent immigrants to the U.S. look markedly different from those who came in the first part of the twentieth century. Over time, the proportion of immigrants born in Europe has decreased, while the proportion of immigrants born in Latin America and Asia has increased substantially. In the last thirty years, these shifts have been dramatic: in 1970, 61.7 percent of the foreign-born population originated in Europe, while 19.4 percent were from Latin America and 8.9 percent were from Asia (Gibson and Lennon 1999). By 2000, only 15.8 percent were from European countries, compared to 51.7 percent from Latin America and 26.4 percent from Asia (Malone, et al. 2003).

As the foreign-born population has grown, so too have concerns about the social, cultural, and economic consequences of such growth. Citing high poverty rates among the foreign-born, a vocal segment of native-born Americans frequently argue that immigrants and their children will be a burden on the already-strained public assistance programs in the U.S., although immigrants from different countries appear to elicit differing levels of concern (Citrin, et al. 1997; Lapinski, et al. 1997; Espenshade 1995). Jensen (1991) points out that “[t]his fear is curiously at odds with an equally popular stereotype of immigrants as being hard working, industrious and, despite humble origins, upwardly mobile” (114). Given the recent dramatic increase in numbers of foreign-born people residing in the U.S., and the compositional shifts within this broad group, it is likely that the sharp focus on the economic achievements of foreign-born populations will continue for years to come. The present study contributes to the dialogue in a meaningful way by illuminating details of the economic circumstances of foreign-born households.

Immigrant Economic Outcomes

In terms of economic attainment, immigrants are generally disadvantaged compared to both their native-born counterparts and native non-Hispanic whites. It is important, however, to acknowledge that there is significant diversity among immigrant groups in terms of economic attainment. That said, it still holds true that many immigrants are employed in low wage jobs with little opportunity for advancement.

While the growth of immigrants' wages exceeds that of the native-born population, it does not necessarily represent an absolute improvement over time in immigrant cohorts' income, as recent immigrants tend to start at much lower wages than their predecessors (Duleep and Regets 1997). That is, although many individual immigrants' incomes are increasing faster than the incomes of individuals who are native-born, the gap between immigrants' initial wages (upon entry to the U.S.) and the wages of the native-born has been increasing (Borjas 1995). Despite wage growth over time, immigrants are still relatively disadvantaged compared with natives, and the wages of foreign-born workers appear to be deteriorating (Phillips and Massey 1999). These broad trends indicate that the risk of being in poverty may be increasing for immigrant households. It also bolsters the supposition that immigrant households may increasingly need to employ secondary earners in an attempt to keep themselves out of poverty.

Researchers evaluating poverty and poverty alleviation among foreign-born populations generally approach the subject from one of two distinct positions. The first examines immigrant communities as a whole, attempting to describe overarching

social and organizational patterns that lead to particular economic outcomes. That perspective leads to considering the community (or the family, embedded in a community context) the critical economic unit. The second takes an individualistic approach, finding the roots of economic outcomes in individual immigrants' characteristics and considering the individual an independent economic actor. The relevant literature from these two positions is presented below. A third avenue, that of considering an intermediate unit of analysis, *the household*, as a critical economic unit, is advocated here and will be utilized in this research.

Community- and Family-Level Analysis

Upon arrival in the United States, migrants are frequently channeled into areas with large immigrant populations. In every year since 1971, California, New York, Florida, Texas, New Jersey, and Illinois have been the primary destination states for immigrants legally admitted to the U.S. (Immigration and Naturalization Service 2000). Additionally, the concentration of the foreign-born population in these states has increased in recent decades. In 1960, 56.5 percent of the nation's foreign-born population resided in these states, by 2000 that number had risen to 70.4 percent (Schmidley 2001). Many of these states have immigrant enclaves or portions of major cities where specific immigrant groups congregate.

Scholars have addressed this tendency for immigrants to concentrate in specific areas, particularly as it relates to economic and social opportunity (Wong 1998; Abrahamson 1996; Nee, Sanders, and Sernau 1994; Zhou 1992; Bailey and Waldinger 1991; Evans 1989; Zhou and Logan 1989; Portes and Jensen 1987). Some emphasize the economic utility of living in predominantly "immigrant areas," while

others debate the social and cultural utility (with some suggesting that such “immigrant enclaves” serve to speed assimilation of the new migrants into U.S. culture, and others proposing that such areas serve an isolationist purpose that actually slows integration into broader U.S. society¹).

Given the economic difficulties migrants often face upon arrival in the United States, immigrant groups have likely developed strategies to help offset those difficulties and disadvantages. Further, social support is a critical component of successful integration into life in America. Ethnic enclaves can serve as places for people with little or no knowledge of the English language or American culture to gather to share resources, employment opportunities, and housing. In many cases, migration follows a chain-like pattern where immigrants who have been in the U.S. for an extended period of time sponsor family members, helping them to pay moving expenses and providing them with a job (or job contacts) and a place to stay once they have been admitted to the country. Upon entering the U.S., the new arrivals may move in with the sponsoring relative and live there for a period of time. Congruent with this pattern, Jensen (1989) found that immigrant families are more likely than native-born families to have extended adult family members present in the household.

The widespread prevalence of crowding in immigrant households has been firmly established (Wong 1998; Portes and Rumbaut 1996; Krivo 1995; Zhou 1992; Nee and Nee 1972; Loewen 1971). The tendency for immigrants to congregate in large households is linked to both socio-cultural and economic factors, which are often mutually reinforcing. As Perez (1986) commented, “[w]hile the three-

¹ One example of this debate is the exchange in *American Sociological Review* (1987, Vol. 52, No. 6): Sanders and Nee 1987, Portes and Jensen 1987, Nee and Sanders 1987.

generation family among Cubans is undoubtedly a product of the group's norms and values, the findings... suggest that the practice is reinforced and maintained by its economic functionality" (15). The confluence of family economics and broad cultural factors is further supported by the fact that as cohorts of immigrants earn more, their spatial concentration within households decreases, *but* the decrease in crowding is not experienced equally across all race/ethnic groups (Myers and Seong 1996).

Decisions about who should migrate and when are based, in part, on perceptions about the job opportunities in the receiving country (here, the United States). In an examination of migrants to the U.S. from Mexico, Cerrutti and Massey (2001) found that women's migration is often tied to the movement of male family members and concluded that "males move for employment, whereas wives generally are motivated by family reasons" (187). Upon arrival, however, "the labor force behavior of Hispanic immigrant wives is highly responsive to their earning potential and, unlike that of U.S.-born white wives, is less constrained by their familial role as mothers" (Steir and Tienda 1992). While immigrant men tend to work less than natives, immigrant women frequently work more than their native-born counterparts (Baker and Benjamin 1997).

Researchers have documented the ways in which immigration changes the social and economic contexts of families such that gender relations within households are affected. In general, foreign-born women in the United States are more likely to work (and those who work, work more hours) than their countrywomen who remain in their country of birth (Gurak and Kritz 1996; Perez 1986). This often contributes

to shifting relations between male and female coethnics in the U.S., particularly husband-wife pairs. Lim's (1997) study of Korean immigrants and Hondagneu-Sotelo's (1992) study of Mexican immigrant families both found that immigrant women's employment contributes to the breakdown of traditional patriarchal norms and increases egalitarianism and women's autonomy within households. It is important to note, however, that improvements in the intra-familial status of women do not necessarily translate to increased social power in the workplace (Pessar 1984), which can contribute to keeping immigrant women's wages low, potentially decreasing the likelihood that their earnings will have an ameliorative effect on household poverty.

The community- and family-level analyses reviewed here suggest that there are indeed factors beyond an individual's characteristics that are relevant to any analysis of adaptive economic strategies. They also suggest that different foreign-born groups may have different ways of coping with the economic challenges they face, and that these strategies may be influenced by community-level variables. Restricting the analysis to this level, however, does not allow for the inclusion of relevant individual characteristics (such as educational attainment and English language ability) which are discussed in the next section.

Individual-Level Analysis

Studies of foreign-born populations that focus on individuals often look at the age, race/ethnic background, educational attainment, English language ability, and original economic position (in the sending country) of incoming migrants. All of these factors can affect a person's earnings and, ultimately, their economic position in

the United States. Individual-level factors are relevant to the work presented here in two ways. First, the earnings ability of secondary earners will be influenced by their personal profile. Second, the primary earner's earnings ability will determine how close to the poverty line a household is initially (considering the primary earner's earnings alone). Given that the intent of this thesis is to document the differences in secondary earners' ability to push an otherwise impoverished household above the poverty line, the characteristics of the primary earner are particularly salient. Low-income households with relatively high-earning primary earners will be more likely to experience amelioration than will households with extremely low-earning primary earners.

Individual educational attainment is one piece of the picture. Immigrants are generally over-represented at both the high end and the low end of the educational distribution. In 1990, immigrants accounted for nearly twenty percent of people aged 25 to 54 who had earned a doctorate degree. In the same year, immigrants accounted for over sixty percent of people aged 25 to 54 who had less than five years of formal education (Farley 1996). More recently, Enchautegui (1998) found that a substantial— and growing— proportion of U.S. workers who lack a high school diploma are immigrants (as of 1998, immigrants accounted for 30 percent of such workers).

English language ability is another factor that affects the earnings of both householders and secondary earners. Immigrants who can speak and read English earn more than those who cannot (Chiswick 1991), although the effect of English language ability on earnings is not the same for all race/ethnic groups or across all

occupational categories. For example, Kossoudji (1988) found the economic costs of English language deficiency differ by occupation, and reported that “Hispanics have a higher cost for English language deficiency than Asians at every skill level” (205).

Households as Economic Units

Thus far, studies that have examined immigrant social and economic contexts in the United States have tended to center on explanations at either the individual level or the structural level of the community in which immigrants live. Some researchers, however, argue that looking at individuals and at communities leaves out an important intermediate level of analysis: the household (Tienda and Raijman 2000; Briody 1987; Perez 1986; Pessar 1982). While there are difficulties associated with analyses conducted at the household level (related, primarily, to data issues [Martin 1999]), there is a wealth of information to be gained from working with the household as the unit of analysis.

Household structure is understood to shape people’s social and economic experiences in the United States. Households often include extended family strategically to increase the overall household income and provide shared childcare and other social support. Some researchers have found that, particularly within minority households, extended family members and non-relatives contribute substantially to a household’s total income. For example, Angel and Tienda (1982) found that “in black and Hispanic households, nonnuclear members contribute significantly to total household income” (1360) although this does not appear to be true for non-Hispanic white households. Cattan’s (1998) analysis of working wives

found that they were instrumental in reducing poverty among husband-wife couples, although the effects differed by race and ethnicity.

The tendency for members of minority groups to share households is well documented in the literature. Few of these studies consider nativity, however, and we therefore lack a clear picture of the effects of nativity and immigrant status on household structure and composition. While there is a general sense that immigrants are more likely than non-Hispanic whites to share a household with extended family and non-family members, there is surprisingly little research on the structure of immigrant households and the social and economic consequences (both positive and negative) those structures may have.

Much remains unknown about the social and economic contributions of extended family and non-relative adults in an immigrant context. Perez's (1994) work emphasized the complexity of household situations, and his call for further research on the structure and function of extended family arrangements has not yet been sufficiently answered. I include the contribution of non-relative household members in this analysis in order to fill gaps in the literature and in our understanding of the social and economic contexts of inequality in the United States, particularly as they relate to the foreign born population.

Research Questions and Objectives

This research evaluates the ameliorative effect of secondary earners on household poverty for native- and foreign-born groups. Towards this end, this thesis describes the extent of poverty among native- and foreign-born households as well as the prevalence of secondary earners in each household. The data on poverty and secondary earnings from the descriptive analyses serve as a basis for the multivariate analysis.

The analyses that follow address a set of interrelated research questions. The first is, who is in poverty? Answering this question not only provides baseline data for the amelioration analysis, but also documents the differences in the proportion of households in poverty by race/ethnicity and nativity. Household poverty is measured using the earnings of the primary earner (the earner in the household with the highest earnings) alone and then the earnings of the primary earner combined with those of any secondary earners in the household. This provides a “first glance” at the ameliorative effect of having multiple earners in the household.

The second research question is, how much do secondary earners contribute to household income? This contribution is measured in terms of dollar amounts as well as in terms of the proportion of the total household earnings those amounts represent. Patterns of contribution vary by race/ethnicity and nativity, and therefore the results are organized along those lines.

The third question is, what is the ameliorative effect of secondary earners on household poverty? More specifically, is the ameliorative effect of secondary earners greater for foreign-born households than for native-born households? An affirmative answer supports the idea that foreign-born households may strategically incorporate secondary earners in an effort to reduce household poverty.

This research fills a gap in the current literature on immigrant groups, which tends to focus on individual rather than household strategies for adaptation and integration, and furthers our understanding of the social and economic context of inequality in the United States.

Data and Methods

Description of the Data Set

The data set utilized here is the 2001 Supplementary Survey (hereafter, SS01). The SS01 is the 2001 data collection of the American Community Survey, an ongoing data collection effort that is the planned replacement for the long form in the 2010 census. The survey was conducted in all fifty states and the District of Columbia, with a questionnaire that mirrored the long form questionnaire used in Census 2000.

The SS01 is a nationally representative sample of U.S. households. Data collection was conducted from January 2001 to December 2001 on a three-month rolling basis. Responses were collected via mail out/mail back forms, with Computer Assisted Telephone Interviewing and Computer Assisted Personal Interviewing follow-up for incomplete or unanswered surveys. Group quarters were excluded from the sample.

Sample

The analyses that follow are conducted on a sample of SS01 data. For the purposes of this study, the sample includes only households with a primary earner who is white, black, Hispanic, or Asian (households with primary earners who are some other race or two or more races in combination are excluded). There are a total of 473,288 households in the sample (which, when weighted to the total U.S. population, represent nearly 108 million of the 110 million households in the U.S.).

The distribution of these households by the primary earner's race/ethnicity, nativity, and year of entry are available in Table 1.

The majority (90.8%) of households in the sample have primary earners who are native-born, while 9.2 percent of households have primary earners who are foreign-born. More than a quarter of the foreign-born population in the sample entered the United States after 1989. Eighty-one percent of the households' primary earners are white, followed by 8.8 percent black, 6.7 percent Hispanic, and 3.0 percent Asian. The first set of analyses utilize the entire sample of households to provide baseline data on household poverty levels and other household characteristics. For the second set of analyses (both descriptive and multivariate), the sample is restricted to households which are in poverty on the basis of the primary earner's earnings alone (a more detailed explanation of this sample is provided later).

[Table 1 about here.]

The Household as the Level of Analysis

Household structure is widely understood to shape people's social and economic experiences in the U.S. At the most basic level, centering our attention on the household simply *makes sense*. The reality of life in America is that we are neither single, autonomous units operating solely as self-interested actors nor entirely driven by our communities and surrounding cultural and economic systems. We operate within the context of our households on a daily basis. Who we live with affects when we work, how much we work, what kind of work we do, and even how much we earn. It also affects the ways in which social and economic resources are used once they enter the household. In sum, taking the household as the unit of

analysis is both appropriate for the study proposed here and important from a methodological perspective.

Conceptualizations and Assumptions

Households and Household Characteristics

This study follows the convention of ascribing to the household certain characteristics of a central household actor. Traditionally, that actor is the household head, or householder. For the purposes of this analysis, however, a more appropriate person is the primary earner. The “primary earner” is defined as the person in the household with the highest positive earnings. If no person in the household has earnings, then the householder is used as the “central household actor” (for linguistic ease, and because the vast majority of households have at least one person with positive earnings, I will refer to this person universally as the primary earner). Each household has one primary earner; therefore the number of primary earners equals the number of households.

Race, ethnicity, and nativity are some examples of characteristics of the primary earner by which households are classified. Thus, a household described as “foreign-born Asian” would be one in which the primary earner was foreign born and identified her- or himself as Asian only. There is an arbitrariness to this conceptualization, but without it the complexity becomes too unwieldy, the combinations too numerous. In the discussions that follow, I refer to households by the characteristics of the household’s primary earner.

Nativity Status

The primary earners' nativity status and recency of immigration classification was derived from the answer to two questions, one about the respondent's citizenship, and one about his or her year of entry into the U.S. Those who responded that they were either "a U.S. citizen by naturalization" or "not a citizen of the U.S." were classified as foreign born. This ensures that people who were born abroad to American parents are (appropriately) classified as "native" rather than "foreign." It is relevant to note that not all of the foreign born are technically immigrants, as many come on short-term visas and do not plan to permanently migrate to the U.S. However, for convenience, I use the term "foreign born" and the term "immigrant" interchangeably in the discussion that follows.

Race/Ethnicity Classification

The 2001 Supplementary Survey utilized the race classification system developed for Census 2000. This new system allows respondents to self-identify as one or more than one race. Each racial identification is retained, that is, multiple race responses are not edited down to a single race response (as they had been in the past). The result of this racial classification system is that each person is identified as a single race alone or as multiple races in combination.

When using these data, researchers are able to choose between the "alone" and the "alone or in combination" figures for each race group. The "alone" figure is the low estimate of the number of people of a given race (because it excludes all people who identified themselves as both that particular race and any others). The "alone or in combination" figure is the high estimate (including both people who

identified themselves as that race alone and also people who identified themselves as the specified race in combination with one or more other races).

As in the census, Hispanic ethnicity is asked in a question separate from the race question. Respondents are instructed to answer both the ethnicity question and the race question. The question on Hispanic ethnicity reads, “Is this person Spanish/ Hispanic/ Latino?” and several different “yes” options are available (along with a box for “no”). For the purposes of this thesis, I group all of the “yes” Hispanic responses together (although a further iteration of this work would likely benefit from separating Puerto Ricans from Cubans, for example). In all cases, Hispanic ethnicity overrides race. That is, if a person is Spanish/ Hispanic/ Latino they will be included in the “Hispanic” group and not in the race group that they selected. This holds for people who reported being a single race alone as well as people who reported multiple races in combination.

In an effort to highlight major race/ethnic groups (broadly defined), this study organizes people into four groups by race and ethnicity: white, black, Hispanic, and Asian. “White” includes people who are non-Hispanic and selected white as their only race (“white alone”). Similarly, “black” includes people who are non-Hispanic black alone, and “Asian” includes people who are non-Hispanic Asian alone. (Hispanics may be of any race alone or in combination.) People who are non-Hispanic and indicated they are not white, black, or Asian (that is, they are some other race alone) or are multiple races in combination are excluded from this analysis and are not included in any totals.

Household Earners

As discussed above, I center my analysis on the earnings contributions of household members. For the purposes of this work, all people 16 years and older are considered “adults,” as they are eligible to have earnings (the SS01 gathered earnings data on all household members 16 years and above). This represents a departure from the literature, which generally focuses on people in the “prime working ages” of 18 to 64 years of age or the “post-education, pre-retirement” working ages of 25 to 54 years of age. However, in the context of research on poverty among immigrant populations, this departure is warranted, as children under the age of 18 may be called upon to perform economic functions in both low-income and immigrant households.

The primary earner, again, is the person in the household with the highest individual earnings. The term “secondary earners” will be used extensively, and refers to all of the earners in the household other than the primary earner. “Secondary earners’ earnings,” then, is the sum of all of these persons’ individual earnings.

Poverty Measurement

While there is some agreement among academics and policymakers that the official poverty thresholds do not accurately reflect real-world needs, they are nevertheless frequently employed in poverty research, and will be utilized here as well. Official poverty measures are geared towards families, and the forty-eight poverty thresholds published each year are dependent upon the size of family, age of householder, and the number of related co-resident children under 18 years of age in the family. The U.S. Census Bureau does, however, provide weighted average thresholds, which summarize the poverty thresholds determined by the Office of

Management and Budget and therefore give us a sense of the general “poverty line” for households with one to nine people or more (Proctor and Dalaker 2002).

Analyses presented in this paper use the weighted average thresholds and apply them to the household (rather than the family unit). In 2001 dollars, the 2001 poverty threshold was \$9,039 for a household with one person, \$11,569 for a household with two people, and \$14,128 for a three-person household. The threshold for nine people or more is \$36,286 (see Appendix A for the full list of weighted average poverty thresholds). Dollar amounts in the SS01 data (which for some interview months were reported in year 2000 dollars; the question asked for previous twelve months of earnings) were adjusted to 2001 dollars using the adjustment factor provided with the data.

Analysis and Findings

Race/Ethnicity, Nativity, and Year of Entry

As shown in Table 1, over three-quarters of the households in this sample have primary earners who are native-born, non-Hispanic white (78.3%). Black primary earners make up 8.8 percent of the total sample, and are also majority native-born (93.1% of black primary earners are native born). Hispanic and Asian primary earners, however, are more often foreign-born: slightly less than half of Hispanic primary earners are foreign-born (46.3%), and foreign-born primary earners account for 77.5 percent of all households with Asian primary earners.

Non-Hispanic whites make up 33.8 percent of the total foreign-born sample of primary earners, 25.6 percent are Asian, and 6.7 percent are black (Table 2). The rest of the foreign-born primary earners in the sample are Hispanic (33.9%). Among immigrant households (households with a primary earner who is foreign born), nearly a third (31.4%) are relatively recent arrivals, having entered the U.S. in 1990 or later years.

[Table 2 about here.]

Household Composition by Race/Ethnic Group and Nativity

Household composition is a critical component of the analysis of immigrant-native differentials in household poverty and multiple-earner strategies. The number of people in any given household affects both the potential resources available to

those in the household and the demand for those resources. Concurrently, characteristics of the primary earner (such as age and English language ability) affect his or her earnings. Selected characteristics of households with white, black, Hispanic, or Asian primary earners (Table 3) provide contextual information about the differences among these four broad race/ethnic groups and, within each group, highlight some of the differences between native-born and foreign-born households (again, ascribing to the household the primary earner's race/ethnicity and nativity).

[Table 3 about here.]

Among all groups, households with a Hispanic primary earner have the largest mean household size, an average of 3.4 people per household (compared to the low of 2.4 for whites). The high mean household size for Hispanics is driven, in large part, by households with five or more people (23.9% of all households with a Hispanic primary earner). A higher proportion of foreign-born than native-born Hispanic households have five or more people (31.8% of foreign-born households versus 15.8% of native households). The size of foreign-born Hispanic households is greater than for any other foreign-born race/ethnicity group.

In terms of the number of potential earners in the household, households with white or black primary earners tend to have fewer people of working age than do households with Hispanic or Asian primary earners (mean number of people 16 years old and older is 1.9 for whites, 1.8 for blacks, and 2.3 for both Hispanics and Asians). Correspondingly, the mean number of earners per household is higher in Hispanic and Asian households than white and black households. While households with one or two earners account for the majority of households in every race/ethnic group,

households with three or more earners are much more prevalent among Hispanics and Asians than whites and blacks, particularly among foreign-born households. Nearly 21 percent of foreign-born Hispanic households have three or more earners, compared to 14.5 percent of foreign-born Asian households, 13.5 percent of foreign-born black households, and 8.3 percent of foreign-born white households.

Simply having more earners, however, does not necessarily translate into higher earnings for Hispanic households. The mean total household earnings is \$38,041 for foreign-born Hispanic households, the lowest figure for any foreign-born group. Overall, foreign-born Asian households have the highest mean total household earnings (\$65,198) and native-born blacks have the lowest (\$32,237).

The primary earner's mean earnings also vary by race/ethnicity and nativity, albeit less dramatically than mean total household earnings. The primary earner's mean earnings are slightly higher for foreign-born than native-born households among whites, blacks, and Asians. The primary earner's mean earnings in Hispanic households with a foreign-born primary earner (\$26,395), however, are lower than in native-born Hispanic households (\$29,769). Overall, foreign-born Asian primary earners have the highest mean earnings of any foreign-born group (\$48,796).

Primary earners' skills characteristics look very different across race/ethnic groups, and these differences are further amplified when we consider immigrant versus native primary earners. Asian primary earners have the highest educational attainment of any group, with 88.1 percent having a high school diploma or beyond. White primary earners are next (87.2%), followed by black primary earners (77.2%). Trailing far behind are Hispanic primary earners, of whom only 61.0 percent have a

high school diploma or beyond. Considering differences between native- and foreign-born primary earners, the most striking difference is between native-born Hispanic primary earners (73.2 percent have a high school diploma or beyond) and foreign-born Hispanic primary earners (49.2 percent have a high school diploma or beyond).

English language ability is another skill that may affect primary earners' earnings. Generally, native-born primary earners speak only English or speak it well/very well. Among foreign-born primary earners, whites and blacks have higher proportions with good English language skills (89.9 percent and 94.2 percent, respectively, speak only English or speak it well/very well) and Asians have somewhat less fluency in English (82.6 percent of Asians speak only English or speak it well/very well). The English language skill of foreign-born or Hispanics lags far behind other groups (57.6 percent of Hispanics speak only English or speak it well/very well).

The household characteristics detailed above emphasize the diversity of immigrant and native households. Granted, households with white primary earners who are foreign-born have characteristics that are largely similar to households with native-born white primary earners. More variation is seen, however, among households with black, Hispanic, and Asian primary earners. Black foreign-born primary earners, for example, are quite different from their native-born counterparts. A greater proportion of foreign-born primary earners are male, a greater proportion are married, and a greater proportion have a high school diploma than black native-born primary earners, and foreign-born primary earners earn on average more than

\$8,500 more than do native-born primary earners. Among Hispanic primary earners, the opposite is true with regard to education and earnings— fewer foreign-born Hispanic primary earners have a high school diploma and foreign-born primary earners earn, on average, close to \$3,500 less than their native-born counterparts. This immigrant-native differential among Hispanic primary earners is reflected in the lower total household earnings for households with a foreign-born primary earner. In contrast to black and Hispanic primary earners, Asian primary earners are highly educated (93.2 percent of native-born and 87.0 percent of foreign-born Asian primary earners have a high school diploma or more education) and have correspondingly high mean earnings (\$46,268 annually for native-born primary earners and \$48,796 annually for foreign-born primary earners).

In addition to emphasizing the diversity of immigrant and native households, the preceding discussion also highlights the complexity of household circumstances with regard to factors that may affect the household's ability to stay above the poverty line. Below, the discussion turns to secondary earners' contributions to household earnings and to household poverty.

Secondary Earners' Contributions to Household Earnings

Slightly less than half (44.4%) of all households have secondary earners (Table 4). Taken together, secondary earners contribute an aggregate average of \$23,701 to the total household earnings, which represents an average mean percent of 32.2 percent of the household's total earnings. Across all race/ethnic groups, nativity statuses, and year of entry groups, secondary earners contribute substantially to total household earnings. For black and Hispanic households, the average mean percent of

total household earnings accounted for by secondary earners' earnings is higher for households with foreign-born primary earners (37.2 percent and 40.0 percent, respectively) than for households with native-born primary earners (35.7 percent and 35.4 percent, respectively). In general, immigrant households with a primary earner who has entered the U.S. recently draw a larger proportion of total household earnings from secondary earners than do households with primary earners who have been in the U.S. longer.

[Table 4 about here.]

Households in Poverty

The extent of household poverty for all race/ethnic groups (by nativity status and year of entry) is presented in Table 5. In keeping with an interest in the ameliorative economic effects of secondary earners, the percent of households in poverty is calculated two ways. First, the earnings of all household members are combined to form the “total household earnings,” which is then divided by the household poverty threshold to get the percent of households in poverty (Table 5, Panel A). Second, I consider the earnings of the primary earner only (using the same poverty threshold), and assess the extent of poverty given the hypothetical situation in which the primary earner is the sole earner (Table 5, Panel B). These hypothetical poverty rates are somewhat higher than official poverty rates for these groups because only *earnings* are included in the calculations here whereas all sources of income (including public assistance, social security income, and the like) are included in the official poverty calculations. The “earnings only” focus is a result of my interest in

whether labor force activity of household members can keep households above the poverty line.

[Table 5 about here.]

The inclusion of secondary earnings reduces the proportion of households in poverty across all race/ethnic groups. This “first glance” at the amelioration of household poverty by secondary earners indicates that the effect is smallest for whites (adding secondary earners’ earnings to the primary earner’s earnings only reduced poverty rates from 30.7 percent to 29.1 percent, a very small 5.3 percent reduction in the percent of households in poverty) and largest for Hispanics (whose household poverty rates dropped from 35.3 percent in poverty on the basis of the primary earner’s earnings alone to 26.7 percent using all household income, a 24.3 percent reduction).

The differences in poverty reduction between immigrant and native households are especially dramatic, particularly among households with Asian or Hispanic primary earners (Table 5, Panel C). While native-born Asian households experience a 5.8 percent reduction in the proportion of households in poverty when we include all earnings (versus the earnings of the primary earner alone), that number is 17.0 percent for foreign-born households. Including secondary earners’ earnings results in a 13.1 percent reduction in the proportion of households in poverty among native-born Hispanic households but a 33.3 percent reduction among foreign-born Hispanic households. Also, among white, Hispanic, and Asian (but not black) foreign-born households, the apparent effect of secondary earners on household poverty is greater among households whose primary earner is a recent immigrant

(having entered the U.S. between 1990 and 2001) than among households whose primary earner has been in the U.S. for more than a decade.

Having established the extent of poverty in native- and foreign-born households, and provided some preliminary evidence that secondary earners alleviate household poverty, it is relevant at this point to discuss the prevalence of secondary earners in low-income households and their specific economic contributions to the household. Narrowing the population of interest, the descriptive and multivariate analyses that follow focus on households which are below the poverty line on the basis of the primary earner's earnings alone.²

Multiple-Earner Strategies

Utilizing secondary earners is arguably one of the more effective tactics households employ to improve their economic well-being. Additional household members committed to the labor market bring in additional earnings, raising the household closer to— or above— the poverty threshold. Given that the focus from this point forward is on the direct ameliorative effects of secondary earners on household poverty, the population for the following analysis is households that are in poverty on the basis of the primary earner's earnings alone. I have excluded households which are above the poverty line (on the basis of the primary earner's earnings alone) because those households are not “at risk” of being ameliorated.

² A high proportion of the households in the “low income” analysis have primary earners who are 65 years of age or older (56% of unweighted cases). For comparative purposes, Appendix C contains the tables of the “low income” analysis but excludes households with primary earners over the age of 64.

Descriptive Results

The difference in the propensity of native- versus foreign-born low-income households to incorporate secondary earners is one piece of the “amelioration” puzzle. Table 6 reports the percent of households with secondary earners, the percent of total household earnings accounted for by those secondary earners, and the aggregated mean earnings of all secondary earners in low-income households.

[Table 6 about here.]

Among households in poverty on the basis of the primary earner’s earnings alone (“low-income households”), households with foreign-born primary earners are twice as likely as households with native-born primary earners to have secondary earners (31.2 percent of foreign-born households have secondary earners compared to 11.8 percent of native-born households). More foreign-born than native-born black, Hispanic, and Asian households have secondary earners, while the reverse is seen within white households (more native-born than foreign-born white households have at least one secondary earner). This is likely due, in part, to the fact that low-income households with white primary earners are more often one-person households than are low-income households with black, Hispanic, or Asian primary earners (see Appendix B for a profile of low-income households). Across all race/ethnic groups, primary earners who have recently entered the U.S. more often share a household with secondary earners than do primary earners who arrived before 1990. Of the total low-income sample, 43.2 percent of recent immigrant households have secondary earners, while only 24.7 percent of households with a primary earner who entered prior to 1990 do.

Earnings generated by secondary earners contribute substantially to total household earnings for low-income households of all race/ethnic groups and, again, appear to add more to foreign-born than native-born households' total earnings. Low-income households with Hispanic primary earners draw, on average, more than half their total household earnings from secondary earners (the average mean percent of total household earnings accounted for by secondary earners' earnings is 51.6 for Hispanic households). Low-income households with primary earners who are Asian also draw a large proportion of their household earnings from secondary earners (the average mean percent of total household earnings accounted for by secondary earners' earnings is 46.2 for native-born households and 47.5 percent for households with a foreign-born primary earner).

Multivariate Models

The preceding descriptive analysis has shown that households with foreign-born primary earners are more likely to benefit from secondary earners, and when they do, benefit to a greater extent than do households with native-born primary earners. The multivariate analysis that follows tests these results and provides a framework for further understanding immigrant-native differences in household poverty.

Following Jensen (1991), logistic regression is used to estimate the probability of "amelioration," that is, the ability of secondary earners (earners other than the primary earner) to raise household income above the poverty line. As mentioned above, the universe for the logistic regression analysis consists of households with white, black, Hispanic, or Asian primary earners that are below the poverty threshold

on the basis of the primary earner's earnings alone. Amelioration is considered to have been achieved when such a household is not below the poverty line on the basis of the total household earnings. The dependent variable, amelioration, is coded "1" for households which have experienced amelioration, and "0" for households which have not.

The main independent variable of interest is the nativity of the primary earner (which is, in this context, the "nativity of the household"). Nativity status is entered as a series of dummy variables based on year of entry, with the omitted category being native-born. In successive models, controls are introduced, including the primary earner's race/ethnicity (the "race/ethnicity of the household") and other primary earner characteristics (specific to the primary earner him- or herself). Household characteristics, "number of children" and "number of secondary earners," are included in the final iterations of the model. Table 7 provides the coding and definitions of the variables used in the logit models.

[Table 7 about here.]

Model 1 of Table 8 tests the focal relationship between the nativity of the household and the ameliorative impact of secondary earners. When no other variables are controlled, the log odds ratios are greater than one and significant for both recent immigrant households ("foreign-born, entered 1990-2001"; log odds=6.345, $p<.001$) and immigrant households whose primary earner has been in the U.S. more than ten years ("foreign-born, entered 1989 or earlier"; log odds=3.201, $p<.001$). This indicates that foreign-born households are significantly more likely than native households to be lifted out of poverty by secondary earners' earnings.

Households with a primary earner who is a recent immigrant are more than six times more likely to experience amelioration than native households. Relative to low-income native-born households, immigrant low-income households where the primary earner has been in the U.S. more than ten years are nonetheless more than three times more likely to be lifted out of poverty by secondary earners.

[Table 8 about here.]

Race/ethnicity also figured prominently in the descriptive analyses of poverty above, and for this reason Model 2 tests race alone. Black, Hispanic, and Asian low-income households are all more likely to experience amelioration than whites, with low-income households with a primary earner who is Hispanic being nearly six times more likely to be lifted out of poverty by secondary earners than low-income households with a white primary earner. Model 3— which includes both nativity and race/ethnicity variables— shows that, controlling for race, nativity still makes a difference but the size of the coefficients on nativity are greatly reduced. Households with primary earners who are foreign-born and have entered recently are three times as likely as native-born households to experience amelioration (log odds=3.053, $p<.001$).

Several primary earner characteristics are introduced as a group of controls in Model 4. Once the sex, age, marital status, educational attainment, and English language ability of the primary earner have been controlled, the central relationship between nativity and amelioration still stands. The log odds of the variable for recent immigrant is 1.365 ($p<.001$), again considerably reduced in size from Model 3. The log odds of the variable for less-recent immigrant is 1.951 ($p<.001$). Once primary

earner characteristics are controlled, the effects of immigrant status and race/ethnicity are greatly reduced. This suggests that the characteristics of the primary earner in low-income households, particularly the primary earner's English language ability, can have a large effect on the household's likelihood of experiencing amelioration. Although not tested explicitly here, one possible reason for this effect is that primary earners who speak English well or very well or who speak only English may have higher earnings. The earnings of the primary earner are particularly relevant to the issue of amelioration. Among households in poverty on the basis of the primary earner's earnings alone, the higher the primary earner's earnings, the closer that household is to the poverty line. The closer the household is to the poverty line, the easier it will be (theoretically, at least) for the secondary earners to push the household out of poverty.

Another factor to consider is the demand for household resources by children 15 years of age and younger, who represent a "draw" on household resources (including the time of adults who might otherwise be engaged in labor force activity) while not contributing to household earnings. Number of children in the household, the first "household characteristic" variable, is added to the previously included variables in Model 5. This makes little difference to the coefficients on nativity.

The full model, Model 6, introduces the variable "number of secondary earners." When this variable is included, the logit coefficients for "foreign-born, entered 1990-2001" and "foreign-born, entered 1989 or earlier" are reduced slightly, but immigrants still appear to benefit from secondary earners to a greater extent than do natives even after controls for the number of secondary earners in the household.

Foreign-born households whose primary earners are recent immigrants as well as foreign-born households whose primary earners have been here more than ten years are more likely than natives to be pushed above the poverty line by secondary earners' earnings even after controlling for race/ethnicity, primary earner characteristics, number of children in the household, and the number of secondary earners (log odds=1.251, $p<.001$ for recent immigrant households; log odds=1.720, $p<.001$ for less-recent immigrant households).

Conclusions

Rapid increases in the number of foreign-born people residing in the United States, as well as an historic shift in the regions of the world from which immigrants have come, have resulted in growing interest in understanding the demographic and social characteristics of this diverse group. This thesis contributes to our knowledge about the structure and composition of immigrant households, focusing particularly on the intra-racial differences between immigrants and natives. Taking Jensen (1991) as a starting point, this work investigates the extent of poverty among households with native- and foreign-born primary earners and evaluates the role of secondary earners in alleviating household poverty. Two key improvements to Jensen's (1991) methodology are 1) the shift in focus from the family as the critical unit of analysis to the household as the critical unit of analysis and 2) utilizing a "primary earner" construction rather than relying on the Census-Bureau-defined "householder" when assessing the propensity of various low-income households to move out of poverty via incorporation of secondary earners.

For the past several decades, research on immigrant households has generally adopted methods in use by researchers exploring families of native-born citizens. These methods tend to focus on nuclear families or (occasionally) extended families of people related by blood, marriage, or adoption. Shifts in family forms occurring among the native-born in the U.S. suggest that it may be time to rethink how we

conceptualize “the family” and consider whether a focus on the household in its entirety may be a more appropriate unit of analysis. Not only does the traditional model of the blood/marriage/adoption family fail to accurately reflect the living circumstances of a large number of people in the U.S., but also it is differentially inappropriate for native- and foreign-born groups. The notion of a single family living alone in a given household accurately describes a smaller proportion of immigrant than native families (Kennedy-Puthoff 2003). Many households with foreign-born members— particularly recent immigrants— have formed “families” of choice or necessity, often including distant relatives or unrelated people in the household. As this thesis has discussed, these non-familial household members may be essential to improving the economic well-being of the household.

In keeping with considering the household the important unit of analysis, this study identifies the person with the highest positive earnings— the “primary earner”— as the central household actor. This represents a departure from the literature, which tends to focus on the “householder” (defined by the Census Bureau as “the person, or one of the people, in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire” [U.S. Census Bureau 2003:1]). While the concept of a “primary earner” may be useful for other analyses of household economic status, it is particularly important for this thesis and represents a significant improvement over Jensen’s (1991) methodology. Jensen considers the householder to be the central household actor, and then evaluates the extent to which secondary income (in his case, income from family members other

than the householder) lifts the family out of poverty. Utilizing this construction, a family with a householder who has no earned income and a spouse whose income is sufficient to keep the family above the poverty line is considered to have been “ameliorated” by the “secondary earnings” of the family. This householder/non-householder dichotomy of earned income may overstate the extent to which amelioration is occurring. Utilizing the primary earner construction that I have put forward in this thesis, that same household would not be included in the amelioration analysis because the household would never have been considered “in poverty” on the basis of the primary earner’s earnings alone (the spouse in the example above would be considered the primary earner).

This study has investigated poverty among households with native- and foreign-born primary earners and has evaluated the role of secondary earners in alleviating household poverty. The analyses conducted in this thesis have shown that household poverty varies by the race/ethnicity, nativity, and year of entry of the primary earner. In households with white, black, Hispanic, and Asian primary earners, secondary earners contribute substantially to household earnings, both in terms of dollars and in terms of the proportion of the total household earnings those dollars represent. Low-income households, in particular, rely on secondary earners’ contributions to household earnings. These findings are congruent with the supposition that low-income households may commit earners to the labor force as a hedge against poverty.

Multivariate analyses addressed the question of the “ameliorative” effect of

secondary earners on household poverty, the possibility of a household which was below the poverty threshold on the basis of the primary earner's earnings alone being above the poverty threshold on the basis of the total household earnings (the sum total of the earnings of the primary earner and any secondary earners). The ability of secondary earners' earnings to push the household earnings above the poverty line was examined with a particular focus on the differences between low-income households with native-born primary earners and low-income households with foreign-born primary earners who had been in the U.S. for different periods of time.

The findings indicate that the ameliorative effect of secondary earners is greater for low-income households with foreign-born primary earners than low-income households with native-born primary earners, even after the primary earner's race/ethnicity, sex, age, marital status, education level, and English language ability and the household's number of children and number of secondary earners are controlled. This supports the idea that households with foreign-born primary earners may strategically incorporate secondary earners in an effort to reduce household poverty.

Further work in the area of immigrant-native differences in multiple earner strategies and household poverty would benefit from a more in-depth look at specific race/ethnic and nativity status subgroups. Research that develops a more comprehensive picture of mixed-status households (households with one or more people who are foreign-born co-residing with one or more native-born people; foreign-born households in which some members are naturalized U.S. citizens and some are non-citizens) and the effects of various statuses on household earnings could

deepen our understanding of foreign-born populations. Identifying household economic strategies particular to specific subgroups would further our understanding of poverty in a general sense and potentially allow policymakers to be more responsive to the needs of their constituents.

TABLE 1. SAMPLE SIZES BY PRIMARY EARNER'S RACE/ETHNICITY, NATIVITY, AND YEAR OF ENTRY^a

Nativity and Year of Entry Ns	Race/Ethnicity				
	Total	White	Black	Hispanic	Asian
All households	473,288	385,350	41,882	31,755	14,301
Native-born	429,966	370,714	38,985	17,048	3,219
Foreign-born	43,322	14,636	2,897	14,707	11,082
Entered 1990-2001	13,596	3,983	942	4,558	4,113
Entered 1989 or earlier	29,726	10,653	1,955	10,149	6,969
<i>Percent of total households</i>					
All households	100.0	81.4	8.8	6.7	3.0
Native-born	90.8	78.3	8.2	3.6	0.7
Foreign-born	9.2	3.1	0.6	3.1	2.3
Entered 1990-2001	2.9	0.8	0.2	1.0	0.9
Entered 1989 or earlier	6.3	2.3	0.4	2.1	1.5
<i>Percent within race/ethnicity</i>					
All households	-	100.0	100.0	100.0	100.0
Native-born	-	96.2	93.1	53.7	22.5
Foreign-born	-	3.8	6.9	46.3	77.5
Entered 1990-2001	-	1.0	2.2	14.4	28.8
Entered 1989 or earlier	-	2.8	4.7	32.0	48.7

^a Households are classified by characteristics (race/ethnicity, nativity, and year of entry) of the household's primary earner.

TABLE 2. SAMPLE SIZES BY FOREIGN-BORN PRIMARY EARNER'S RACE/ETHNICITY AND YEAR OF ENTRY^a

Nativity and Year of Entry Ns	Race/Ethnicity				
	Total	White	Black	Hispanic	Asian
All foreign-born households	43,322	14,636	2,897	14,707	11,082
Entered 1990-2001	13,596	3,983	942	4,558	4,113
Entered 1989 or earlier	29,726	10,653	1,955	10,149	6,969
<i>Percent of total foreign-born households</i>					
All foreign-born households	100.0	33.8	6.7	33.9	25.6
Entered 1990-2001	31.4	9.2	2.2	10.5	9.5
Entered 1989 or earlier	68.6	24.6	4.5	23.4	16.1
<i>Percent within race/ethnicity</i>					
All foreign-born households	-	100.0	100.0	100.0	100.0
Entered 1990-2001	-	27.2	32.5	31.0	37.1
Entered 1989 or earlier	-	72.8	67.5	69.0	62.9

^a Households are classified by characteristics (race/ethnicity, nativity, and year of entry) of the household's primary earner.

TABLE 3. SELECTED CHARACTERISTICS OF HOUSEHOLDS, BY PRIMARY EARNER'S RACE/ETHNICITY AND NATIVITY^a

Household and Primary Earner Characteristics	White, non-Hispanic			Black, non-Hispanic		
	Total	Native-born	Foreign-born	Total	Native-born	Foreign-born
Household						
Mean household size	2.4	2.4	2.4	2.6	2.6	3.0
Percent of households with						
One person	28.0	27.9	30.1	28.9	29.4	22.8
Two people	36.0	36.2	33.3	26.8	27.0	23.7
Three people	15.4	15.4	15.0	19.0	19.0	19.3
Four people	13.1	13.1	13.0	13.5	13.4	15.7
Five or more people	7.5	7.5	8.6	11.8	11.3	18.5
Mean number of people 16 years and older	1.9	1.9	1.9	1.8	1.8	2.1
Mean number of people 15 years and younger	0.5	0.5	0.5	0.8	0.8	0.8
Mean number of earners	1.3	1.3	1.2	1.3	1.3	1.6
Percent of households with						
No earners	21.2	21.0	25.9	18.8	19.8	7.6
One earner	34.7	34.6	36.9	44.0	44.1	42.1
Two earners	35.5	35.8	28.9	29.5	28.8	36.8
Three or more earners	8.6	8.6	8.3	7.8	7.3	13.5
Mean total household earnings (\$)	\$ 49,138	48,950	53,244	\$ 33,281	32,237	45,545
Household linguistic isolation (% linguistically isolated)	1.0	0.2	18.6	1.0	0.2	10.0
Primary Earner						
Mean earnings (\$)	\$ 38,515	38,312	42,944	\$ 25,431	24,762	33,282
Percent male	61.7	61.6	62.9	45.0	44.0	56.1
Mean age (years)	49.3	49.2	51.9	44.0	44.2	42.0
Percent now married, spouse present	52.7	52.6	54.2	28.8	28.1	37.5
Educational attainment						
Percent high school diploma or beyond	87.2	87.3	82.9	77.2	76.6	83.6
Percent "some college" or beyond	58.3	58.1	60.6	46.3	45.3	56.9
Percent college graduate (Bachelor's degree or beyond)	29.7	29.4	37.7	16.9	16.0	27.3
Percent who speak only English or speak it well/very well	99.4	99.8	89.9	99.4	99.8	94.2
Relationship to householder (% within race/ethnic group, by nativity)						
Householder	77.6	77.5	79.5	77.6	77.8	74.3
Spouse	15.5	15.5	15.3	10.4	10.2	12.7
Unmarried partner	1.7	1.7	0.9	2.1	2.1	2.5
Son/daughter	2.7	2.7	1.5	5.4	5.6	3.2
Brother/sister	0.3	0.3	0.5	0.8	0.8	1.5
Father/mother	0.1	0.1	0.4	0.5	0.4	1.0
Other relative	0.6	0.6	0.5	1.8	1.7	2.4
Non-relative	1.5	1.5	1.4	1.5	1.4	2.4

^aHouseholds are classified by characteristics of the household's primary earner.

TABLE 3. SELECTED CHARACTERISTICS OF HOUSEHOLDS, BY PRIMARY EARNER'S RACE/ETHNICITY AND NATIVITY (CONT'D) ^a

Household and Primary Earner Characteristics	Hispanic		Asian, non-Hispanic			
	Total	Native-born	Foreign-born	Total	Native-born	Foreign-born
Household						
Mean household size	3.4	2.9	3.8	2.9	2.4	3.0
Percent of households with						
One person	15.4	19.6	11.4	19.2	29.8	17.0
Two people	21.8	26.7	17.0	26.8	32.2	25.7
Three people	19.3	20.3	18.4	20.1	16.3	20.9
Four people	19.6	17.7	21.4	19.3	13.2	20.6
Five or more people	23.9	15.8	31.8	14.7	8.6	15.9
Mean number of people 16 years and older	2.3	2.1	2.5	2.3	2.0	2.3
Mean number of people 15 years and younger	1.1	0.9	1.2	0.7	0.4	0.7
Mean number of earners	1.7	1.5	1.8	1.6	1.4	1.6
Percent of households with						
No earners	11.2	13.8	8.7	11.4	15.9	10.5
One earner	36.1	37.6	34.8	37.0	38.8	36.7
Two earners	36.6	37.4	35.8	37.7	34.5	38.3
Three or more earners	16.1	11.3	20.8	13.9	10.8	14.5
Mean total household earnings (\$)	\$ 39,054	40,108	38,041	\$ 64,592	61,661	65,198
Household linguistic isolation (% linguistically isolated)	27.1	9.0	44.4	25.1	4.8	29.3
Primary Earner						
Mean earnings (\$)	\$ 28,048	29,769	26,395	\$ 48,363	46,268	48,796
Percent male	65.6	58.0	72.9	63.4	60.3	64.0
Mean age (years)	40.2	40.6	39.8	42.7	43.5	42.6
Percent now married, spouse present	48.4	41.7	54.9	57.8	42.5	61.0
Educational attainment						
Percent high school diploma or beyond	61.0	73.2	49.2	88.1	93.2	87.0
Percent "some college" or beyond	35.9	45.1	27.1	73.6	77.3	72.9
Percent college graduate (Bachelor's degree or beyond)	13.2	15.4	11.1	53.7	49.6	54.5
Percent who speak only English or speak it well/very well	75.8	94.8	57.6	85.2	98.1	82.6
Relationship to householder (% within race/ethnic group, by nativity)						
Householder	69.9	71.7	68.2	72.5	72.7	72.5
Spouse	15.0	13.2	16.7	16.8	12.1	17.8
Unmarried partner	2.9	2.9	2.9	0.9	1.3	0.9
Son/daughter	5.0	6.9	3.1	4.1	8.0	3.3
Brother/sister	1.4	0.8	2.1	1.1	1.0	1.1
Father/mother	0.6	0.4	0.7	0.6	0.1	0.7
Other relative	2.5	1.9	3.0	1.4	1.1	1.4
Non-relative	2.8	2.2	3.4	2.6	3.9	2.4

^aHouseholds are classified by characteristics of the household's primary earner.

TABLE 4. PERCENT OF ALL HOUSEHOLDS WITH SECONDARY EARNERS, MEAN SECONDARY EARNINGS, AND PERCENT OF TOTAL HOUSEHOLD EARNINGS ACCOUNTED FOR BY SECONDARY EARNERS' EARNINGS^a

Nativity and Year of Entry	Race/Ethnicity				
	Total	White	Black	Hispanic	Asian
		<i>Percent of Households with Secondary Earners</i>			
All households	44.4	44.1	37.2	52.7	51.6
Native-born	43.6	44.4	36.1	48.6	45.3
Foreign-born	49.9	37.2	50.3	56.6	52.8
Entered 1990-2001	51.3	42.5	46.8	59.7	46.8
Entered 1989 or earlier	49.2	34.9	52.1	54.9	56.7
		<i>Among Households with Secondary Earners, Average Mean Percent of Total Household Earnings Accounted for by Secondary Earners' Earnings</i>			
All households	32.2	31.1	35.9	37.8	35.5
Native-born	31.7	31.1	35.7	35.4	35.8
Foreign-born	36.0	30.8	37.2	40.0	35.5
Entered 1990-2001	38.6	32.5	39.5	44.3	36.9
Entered 1989 or earlier	34.8	30.0	36.5	38.0	34.9
		<i>Among Households with Secondary Earners, Mean Total Secondary Earnings (\$)</i>			
All households	23,701	24,088	21,088	20,892	31,483
Native-born	23,519	23,950	20,698	21,257	33,982
Foreign-born	24,865	27,684	24,375	20,590	31,040
Entered 1990-2001	23,163	26,470	21,089	19,690	28,302
Entered 1989 or earlier	25,802	28,326	25,866	21,121	32,483

^a Universe: All households.

TABLE 5. PERCENT OF HOUSEHOLDS IN POVERTY BY RACE/ETHNIC GROUP, NATIVITY, AND YEAR OF ENTRY^a

Nativity and Year of Entry	Race/Ethnicity				
	Total	White	Black	Hispanic	Asian
<i>Panel A: When Earnings of All Household Members Are Considered</i>					
All households	29.1	29.1	34.2	26.7	19.8
Native-born	29.6	28.9	35.6	27.9	24.2
Foreign-born	25.6	33.5	18.4	25.5	18.9
Entered 1990-2001	23.4	22.5	21.7	25.9	20.6
Entered 1989 or earlier	26.8	38.3	16.6	25.3	17.8
<i>Panel B: When Earnings of Primary Earner Only Are Considered</i>					
All households	31.6	30.7	37.0	35.3	23.2
Native-born	31.5	30.5	38.3	32.1	25.7
Foreign-born	32.5	34.9	22.4	38.2	22.7
Entered 1990-2001	33.0	24.9	26.1	42.9	26.1
Entered 1989 or earlier	32.3	39.2	20.5	35.7	20.6
<i>Panel C: Percent Reduction in Percent of Households in Poverty^b</i>					
All households	7.9	5.3	7.6	24.3	14.9
Native-born	6.1	5.3	7.0	13.1	5.8
Foreign-born	21.3	3.9	17.9	33.3	17.0
Entered 1990-2001	29.0	9.7	16.7	39.5	21.1
Entered 1989 or earlier	17.1	2.3	19.0	29.2	13.8
<i>Sample Sizes</i>					
All households	473,288	385,350	41,882	31,755	14,301
Native-born	429,966	370,714	38,985	17,048	3,219
Foreign-born	43,322	14,636	2,897	14,707	11,082
Entered 1990-2001	13,596	3,983	942	4,558	4,113
Entered 1989 or earlier	29,726	10,653	1,955	10,149	6,969

^a Households are classified by characteristics of the household's primary earner.

^b Calculated as follows: $[1 - (\text{Panel A} / \text{Panel B})] * 100$

TABLE 6. PERCENT OF LOW-INCOME HOUSEHOLDS WITH SECONDARY EARNERS, MEAN SECONDARY EARNINGS, AND PERCENT OF TOTAL HOUSEHOLD EARNINGS ACCOUNTED FOR BY SECONDARY EARNERS' EARNINGS ^a

Nativity and Year of Entry	Race/Ethnicity				
	Total	White	Black	Hispanic	Asian
		<i>Percent of Households with Secondary Earners</i>			
All households	14.2	10.3	15.2	36.8	23.4
Native-born	11.8	10.4	14.6	24.0	13.1
Foreign-born	31.2	7.9	27.4	47.2	25.8
Entered 1990-2001	43.2	19.3	29.9	57.2	30.5
Entered 1989 or earlier	24.7	4.7	25.8	40.7	21.9
		<i>Among Households with Secondary Earners, Average Mean Percent of Total Household Earnings Accounted for by Secondary Earners' Earnings</i>			
All households	43.7	39.4	39.1	50.0	47.4
Native-born	39.9	39.2	38.5	44.5	46.2
Foreign-born	50.3	41.7	44.4	51.6	47.5
Entered 1990-2001	52.2	42.1	43.1	53.7	49.6
Entered 1989 or earlier	48.7	41.3	45.2	49.8	45.3
		<i>Among Households with Secondary Earners, Mean Total Secondary Earnings (\$)</i>			
All households	9,430	7,003	8,009	14,350	11,648
Native-born	7,468	6,948	7,672	10,272	8,268
Foreign-born	14,729	8,392	11,622	16,025	12,050
Entered 1990-2001	14,805	8,248	10,506	16,207	12,556
Entered 1989 or earlier	14,656	8,555	12,452	15,859	11,483

^a Universe: Households below the poverty line based on the primary earner's earnings alone.

TABLE 7. DEFINITIONS OF VARIABLES USED IN MULTIVARIATE ANALYSES

Variable	Definition	Mean	Standard Deviation
Primary Earner's Nativity			
Native-born	native-born (omitted)	0.88	4.88
Foreign-born, entered 1990-2001	1=foreign-born, entered 1990-2001; 0=other	0.04	3.02
Foreign-born, entered 1989 or earlier	1=foreign-born, entered 1989 or earlier; 0=other	0.08	4.03
Primary Earner's Race/Ethnicity			
White alone, non-Hispanic	non-Hispanic White alone (omitted)	0.73	6.61
Black alone, non-Hispanic	1=non-Hispanic Black alone; 0=other	0.14	5.13
Hispanic, of any race alone or in combination	1=Hispanic of any race (alone or in combination); 0=other	0.11	4.64
Asian alone, non-Hispanic	1=non-Hispanic Asian alone; 0=other	0.02	2.29
Primary Earner Characteristics			
Sex	1=female, 0=male	0.54	7.40
Age	age of householder in years	58.60	305.44
Marital status	1=not currently married or married, spouse absent; 0=now married, spouse present	0.64	7.12
<i>Educational attainment</i>			
High school graduate	high school graduate (omitted)	0.32	6.94
No education to grade 8	1=no education to grade 8	0.12	4.91
Grade 9-grade 12, no high school diploma	1=grade 9-grade 12, non-graduate; 0=other	0.19	5.81
Some college	1=some college; 0=other	0.06	3.62
Vo/tech/business school degree or associate degree in college	1=vocational / technical / business school or associate degree; 0=other	0.16	5.47
Bachelor's degree	1=bachelor's degree; 0=other	0.09	4.17
Master's/professional/doctorate degree	1=master's degree, professional school degree, doctorate degree; 0=other	0.05	3.29
English language ability	1=speaks English not well / not at all; 0=speaks English well / very well or speaks only English	0.06	3.41
Household Characteristics			
Number of children	number of children in the household	0.47	15.58
Number of secondary earners	number of secondary earners in the household	0.20	8.59
Dependent Variable			
Amelioration	1=household has experienced amelioration (total household earnings of low income household raised to or above poverty threshold when secondary earners' earnings are added to primary earner's earnings); 0=household has not experienced amelioration (total household income remains below poverty threshold when secondary earners' earnings are added to primary earner's earnings)	0.08	4.01

^a Universe: Households below the poverty line based on the primary earner's earnings alone.

TABLE 8. LOGISTIC REGRESSION OF AMELIORATION

	Model 1		Model 2		Model 3	
	L	O	L	O	L	O
Primary Earner's Nativity^a						
Foreign-born, entered 1990-2001	1.848 (0.002)	6.345 ***			1.116 (0.002)	3.053 ***
Foreign-born, entered 1989 or earlier		1.164 (0.002)		3.201 ***	0.541 (0.002)	1.718 ***
Primary Earner's Race/Ethnicity^a						
Black			0.382 (0.002)	1.465 ***	0.376 (0.002)	1.457 ***
Hispanic			1.749 (0.002)	5.748 ***	1.322 (0.002)	3.752 ***
Asian			1.143 (0.003)	3.137 ***	0.486 (0.004)	1.626 ***
Primary Earner Characteristics						
Sex						
Age						
Marital status						
<i>Educational attainment^a</i>						
No education to grade 8						
Grade 9 to grade 12, no HS diploma						
Some college						
Vo/tech/business or associate degree						
Bachelor's degree						
Master's/professional/doctorate degree						
English language ability						
Household Characteristics						
Number of children						
Number of secondary earners						
Intercept	-2.743 (0.008)		-2.886 (0.001)		-2.932 (0.009)	
-2 Log-likelihood	17957431		17679742		17467224	
Sample size	155029		155029		155029	

Notes: L= logit coefficient (standard errors in parentheses); O= odds ratio; *** p<.001; ** p<.01; * p<.05

^a Omitted categories are noted in Table 7.

TABLE 8. LOGISTIC REGRESSION OF AMELIORATION (CONT'D)

	Model 4			Model 5			Model 6		
	L	O		L	O		L	O	
Primary Earner's Nativity^a									
Foreign-born, entered 1990-2001	0.311 (0.003)	1.365 ***		0.316 (0.003)	1.372 ***		0.224 (0.004)	1.251 ***	
Foreign-born, entered 1989 or earlier	0.668 (0.003)	1.951 ***		0.646 (0.003)	1.907 ***		0.542 (0.004)	1.720 ***	
Primary Earner's Race/Ethnicity^a									
Black	-0.036 (0.002)	0.965 ***		-0.071 (0.002)	0.932 ***		0.030 (0.003)	1.030 ***	
Hispanic	0.489 (0.002)	1.630 ***		0.459 (0.002)	1.583 ***		0.190 (0.003)	1.209 ***	
Asian	0.061 (0.004)	1.063 ***		0.062 (0.004)	1.064 ***		0.045 (0.006)	1.046 ***	
Primary Earner Characteristics									
Sex	-0.280 (0.002)	0.756 ***		-0.292 (0.002)	0.747 ***		-0.048 (0.002)	0.953 ***	
Age	-0.068 (0.000)	0.935 ***		-0.066 (0.000)	0.936 ***		-0.034 (0.000)	0.966 ***	
Marital status	-1.307 (0.002)	0.271 ***		-1.257 (0.002)	0.285 ***		-1.026 (0.002)	0.359 ***	
<i>Educational attainment^a</i>									
No education to grade 8	-0.372 (0.003)	0.689 ***		-0.384 (0.003)	0.681 ***		-0.535 (0.004)	0.586 ***	
Grade 9 to grade 12, no HS diploma	-0.332 (0.002)	0.717 ***		-0.339 (0.002)	0.713 ***		-0.252 (0.003)	0.777 ***	
Some college	-0.192 (0.003)	0.825 ***		-0.188 (0.003)	0.829 ***		-0.098 (0.004)	0.906 ***	
Vo/tech/business or associate degree	-0.105 (0.002)	0.900 ***		-0.090 (0.002)	0.914 ***		-0.171 (0.003)	0.843 ***	
Bachelor's degree	-0.334 (0.003)	0.716 ***		-0.312 (0.003)	0.732 ***		-0.102 (0.004)	0.903 ***	
Master's/professional/doctorate degree	-0.604 (0.005)	0.547 ***		-0.586 (0.005)	0.557 ***		-0.293 (0.006)	0.746 ***	
English language ability	0.327 (0.003)	1.386 ***		0.323 (0.003)	1.382 ***		-0.065 (0.004)	0.937 ***	
Household Characteristics									
Number of children				0.060 (0.001)	1.062 ***		-0.027 (0.001)	0.974 ***	
Number of secondary earners							3.127 (0.002)	22.815 ***	
Intercept	1.570 (0.003)			1.423 (0.003)			-2.012 (0.005)		
-2 Log-likelihood	14126268			14114861			7760711		
Sample size	155029			155029			155029		

Notes: L= logit coefficient (standard errors in parentheses); O= odds ratio; *** p<.001; ** p<.01; * p<.05

^a Omitted categories are noted in Table 7.

APPENDIX A. WEIGHTED POVERTY THRESHOLDS, 2001

Size of family unit	Poverty threshold
One person	\$ 9,039
Two people	\$ 11,569
Three people	\$ 14,128
Four people	\$ 18,104
Five people	\$ 21,405
Six people	\$ 24,195
Seven people	\$ 27,517
Eight people	\$ 30,627
Nine people or more	\$ 36,286

Source: Proctor and Dalaker 2002

APPENDIX B. SELECTED CHARACTERISTICS OF LOW-INCOME HOUSEHOLDS, BY PRIMARY EARNER'S RACE/ETHNICITY AND NATIVITY^a

Household and Primary Earner Characteristics	White, non-Hispanic		Black, non-Hispanic	
	Total	Native-born	Total	Native-born
Household				
Mean household size	1.9	1.9	1.9	2.6
Percent of households with				
One person	44.8	44.6	47.5	36.3
Two people	39.3	39.5	35.7	23.5
Three people	7.0	7.1	6.2	14.0
Four people	4.5	4.5	4.9	11.7
Five or more people	4.4	4.3	5.7	14.5
Mean number of people 16 years and older	1.6	1.6	1.6	1.7
Mean number of people 15 years and younger	0.3	0.3	0.3	0.9
Mean number of earners	0.4	0.4	0.4	0.7
Percent of households with				
No earners	69.13	68.86	74.33	51.66
One earner	20.6	20.7	17.8	33.7
Two earners	8.2	8.3	5.8	11.4
Three or more earners	2.1	2.1	2.1	3.3
Mean total household earnings (\$)	\$ 3,074	3,091	2,765	\$ 5,495
Household linguistic isolation (% linguistically isolated)	1.8	0.4	27.6	0.2
Primary Earner				
Mean earnings (\$)	\$ 2,353	2,366	2,106	\$ 4,274
Percent male	47.1	47.0	48.2	33.9
Mean age (years)	63.0	62.9	65.4	49.5
Percent now married, spouse present	38.5	38.4	41.2	17.0
Percent high school diploma or beyond	74.3	74.6	69.8	58.4
Percent who speak only English or speak it well/very well	99.0	99.8	83.8	99.9
Relationship to householder (% within nativity)				
Householder	89.2	89.0	91.9	84.9
Spouse	5.5	5.5	5.5	4.3
Unmarried partner	0.8	0.8	0.2	1.2
Son/daughter	2.5	2.6	1.0	5.8
Brother/sister	0.2	0.2	0.2	0.6
Father/mother	0.1	0.1	0.2	0.3
Other relative	0.7	0.7	0.2	2.0
Non-relative	1.1	1.1	0.8	1.0

^a Households are classified by characteristics of the household's primary earner.

APPENDIX B. SELECTED CHARACTERISTICS OF LOW-INCOME HOUSEHOLDS, BY PRIMARY EARNER'S RACE/ETHNICITY AND NATIVITY (CONT'D)^a

Household and Primary Earner Characteristics	Hispanic		Asian, non-Hispanic	
	Total	Native-born	Total	Native-born
Household				
Mean household size	3.6	3.0	2.7	2.0
Percent of households with				
One person	18.9	26.5	31.6	41.4
Two people	18.3	24.0	29.3	39.3
Three people	13.8	15.3	11.4	9.5
Four people	16.3	14.0	12.1	3.8
Five or more people	32.7	20.2	15.6	6.0
Mean number of people 16 years and older	2.3	2.0	2.1	1.8
Mean number of people 15 years and younger	1.3	1.0	0.6	0.2
Mean number of earners	1.3	0.9	0.9	0.6
Percent of households with				
No earners	31.77	42.98	49.2	62.0
One earner	31.4	33.0	27.4	24.9
Two earners	21.9	16.7	15.4	9.7
Three or more earners	15.0	7.3	8.0	3.5
Mean total household earnings (\$)	\$ 13,370	7,954	\$ 7,662	3,613
Household linguistic isolation (% linguistically isolated)	37.8	16.2	40.8	9.8
Primary Earner				
Mean earnings (\$)	\$ 8,085	5,487	\$ 4,941	2,528
Percent male	55.7	44.0	51.9	53.6
Mean age (years)	43.4	45.3	49.1	54.6
Percent now married, spouse present	39.5	27.5	42.2	34.3
Percent high school diploma or beyond	42.7	52.1	72.7	84.6
Percent who speak only English or speak it well/very well	63.5	90.0	69.6	94.6
Relationship to householder (% within nativity)				
Householder	73.3	77.3	80.6	83.2
Spouse	10.2	6.1	9.5	4.9
Unmarried partner	2.6	2.0	0.5	0.4
Son/daughter	5.9	8.7	4.0	6.1
Brother/sister	1.5	0.6	0.9	0.5
Father/mother	0.6	0.5	0.5	0.0
Other relative	3.2	2.7	1.5	0.7
Non-relative	2.9	2.2	2.6	4.2

^a Households are classified by characteristics of the household's primary earner.

APPENDIX C
**TABLE 1. PERCENT OF LOW-INCOME HOUSEHOLDS WITH SECONDARY EARNERS, MEAN SECONDARY EARNINGS,
 AND PERCENT OF TOTAL HOUSEHOLD EARNINGS ACCOUNTED FOR BY SECONDARY EARNERS' EARNINGS ^a**

Nativity and Year of Entry	Race/Ethnicity				
	Total	White	Black	Hispanic	Asian
	<i>Percent of Households with Secondary Earners</i>				
All households	26.9	23.4	20.6	44.4	32.8
Native-born	23.3	23.5	19.8	30.9	25.1
Foreign-born	44.2	20.7	33.1	53.9	34.0
Entered 1990-2001	46.3	24.7	30.7	58.4	32.3
Entered 1989 or earlier	42.4	17.2	35.2	50.3	36.1
	<i>Among Households with Secondary Earners, Average Mean Percent of Total Household Earnings Accounted for by Secondary Earners' Earnings</i>				
All households	43.9	39.5	39.2	50.0	47.2
Native-born	40.0	39.4	38.5	44.6	46.5
Foreign-born	50.4	41.8	44.4	51.6	47.3
Entered 1990-2001	52.2	42.1	43.1	53.8	49.4
Entered 1989 or earlier	48.7	41.5	45.2	49.8	44.9
	<i>Among Households with Secondary Earners, Mean Total Secondary Earnings (\$)</i>				
All households	9,669	7,244	8,081	14,414	11,622
Native-born	7,678	7,189	7,743	10,344	8,453
Foreign-born	14,802	8,618	11,645	16,072	11,992
Entered 1990-2001	14,836	8,305	10,507	16,237	12,512
Entered 1989 or earlier	14,769	9,011	12,503	15,920	11,407

^a Universe: Households below the poverty line based on the primary earner's earnings alone. Only households with primary earners who are under age 65 are included in this table.

APPENDIX C

TABLE 2. DEFINITIONS OF VARIABLES USED IN MULTIVARIATE ANALYSES

Variable	Definition	Mean	Standard Deviation
Primary Earner's Nativity			
Native-born	native-born (omitted)	0.83	5.98
Foreign-born, entered 1990-2001	1=foreign-born, entered 1990-2001; 0=other	0.08	4.31
Foreign-born, entered 1989 or earlier	1=foreign-born, entered 1989 or earlier; 0=other	0.09	4.57
Primary Earner's Race/Ethnicity			
White alone, non-Hispanic	non-Hispanic White alone (omitted)	0.59	7.83
Black alone, non-Hispanic	1=non-Hispanic Black alone; 0=other	0.20	6.34
Hispanic, of any race alone or in combination	1=Hispanic of any race (alone or in combination); 0=other	0.18	6.10
Asian alone, non-Hispanic	1=non-Hispanic Asian alone; 0=other	0.03	2.88
Primary Earner Characteristics			
Sex	1=female, 0=male	0.53	7.94
Age	age of householder in years	41.51	225.27
Marital status	1=not currently married or married, spouse absent; 0=now married, spouse present	0.68	7.45
<i>Educational attainment</i>			
High school graduate	high school graduate (omitted)	0.32	7.42
No education to grade 8	1=no education to grade 8	0.10	4.80
Grade 9-grade 12, no high school diploma	1=grade 9-grade 12, non-graduate; 0=other	0.21	6.44
Some college	1=some college; 0=other	0.07	4.03
Vo/tech/business school degree or associate degree in college	1=vocational / technical / business school or associate degree; 0=other	0.19	6.21
Bachelor's degree	1=bachelor's degree; 0=other	0.08	4.32
Master's/professional/doctorate degree	1=master's degree, professional school degree, doctorate degree; 0=other	0.04	3.02
English language ability	1=speaks English not well / not at all; 0=speaks English well / very well or speaks only English	0.08	4.42
Household Characteristics			
Number of children	number of children in the household	0.92	21.02
Number of secondary earners	number of secondary earners in the household	0.38	12.11
Dependent Variable			
Amelioration	1=household has experienced amelioration (total household earnings of low income household raised to or above poverty threshold when secondary earners' earnings are added to primary earner's earnings); 0=household has not experienced amelioration (total household income remains below poverty threshold when secondary earners' earnings are added to primary earner's earnings)	0.15	5.71

^a Universe: Households below the poverty line based on the primary earner's earnings alone. Only households with primary earners who are under age 65 are included in this table.

APPENDIX C

TABLE 3. LOGISTIC REGRESSION OF AMELIORATION

	Model 1		Model 2		Model 3	
	L	O	L	O	L	O
Primary Earner's Nativity^a						
Foreign-born, entered 1990-2001	1.185 (0.002)	3.269 ***			0.820 (0.002)	2.271 ***
Foreign-born, entered 1989 or earlier	1.110 (0.002)	3.034 ***			0.705 (0.002)	2.024 ***
Primary Earner's Race/Ethnicity^a						
Black			-0.196 (0.002)	0.822 ***	-0.208 (0.002)	0.812 ***
Hispanic			1.090 (0.002)	2.974 ***	0.660 (0.002)	1.936 ***
Asian			0.643 (0.003)	1.902 ***	0.001 (0.004)	1.001
Primary Earner Characteristics						
Sex						
Age						
Marital status						
<i>Educational attainment^a</i>						
No education to grade 8						
Grade 9 to grade 12, no HS diploma						
Some college						
Vo/tech/business or associate degree						
Bachelor's degree						
Master's/professional/doctorate degree						
English language ability						
Household Characteristics						
Number of children						
Number of secondary earners						
Intercept	-1.982 (0.001)		-1.971 (0.001)		-2.014 (0.001)	
-2 Log-likelihood	14148062		14129779		13990629	
Sample size	67990		67990		67990	

Notes: L= logit coefficient (standard errors in parentheses); O= odds ratio; *** p<.001; ** p<.01; * p<.05

^a Omitted categories are noted in Table 2 of Appendix C.

APPENDIX C

TABLE 3. LOGISTIC REGRESSION OF AMELIORATION (CONT'D)

	Model 4			Model 5			Model 6		
	L	O		L	O		L	O	
Primary Earner's Nativity^a									
Foreign-born, entered 1990-2001	0.354 (0.003)	1.425 ***		0.358 (0.003)	1.431 ***		0.241 (0.004)	1.273 ***	
Foreign-born, entered 1989 or earlier	0.618 (0.003)	1.856 ***		0.598 (0.003)	1.818 ***		0.506 (0.004)	1.659 ***	
Primary Earner's Race/Ethnicity^a									
Black	-0.014 (0.002)	0.902 ***		-0.132 (0.002)	0.876 ***		-0.032 (0.003)	0.969 ***	
Hispanic	0.454 (0.002)	1.574 ***		0.430 (0.002)	1.538 ***		0.174 (0.003)	1.190 ***	
Asian	0.032 (0.004)	1.033 ***		0.032 (0.004)	1.033 ***		0.011 (0.006)	1.011	
Primary Earner Characteristics									
Sex	-0.358 (0.002)	0.699 ***		-0.366 (0.002)	0.693 ***		-0.116 (0.002)	0.891 ***	
Age	-0.044 (0.000)	0.957 ***		-0.043 (0.000)	0.958 ***		-0.019 (0.000)	0.981 ***	
Marital status	-1.173 (0.002)	0.309 ***		-1.131 (0.002)	0.323 ***		-0.907 (0.002)	0.404 ***	
<i>Educational attainment^a</i>									
No education to grade 8	-0.391 (0.003)	0.677 ***		-0.401 (0.003)	0.669 ***		-0.544 (0.004)	0.581 ***	
Grade 9 to grade 12, no HS diploma	-0.297 (0.002)	0.743 ***		-0.303 (0.002)	0.739 ***		-0.231 (0.003)	0.794 ***	
Some college	-0.190 (0.003)	0.827 ***		-0.187 (0.003)	0.830 ***		-0.091 (0.004)	0.913 ***	
Vo/tech/business or associate degree	-0.099 (0.002)	0.906 ***		-0.086 (0.002)	0.917 ***		-0.165 (0.003)	0.848 ***	
Bachelor's degree	-0.340 (0.003)	0.712 ***		-0.322 (0.003)	0.725 ***		-0.099 (0.004)	0.905 ***	
Master's/professional/doctorate degree	-0.691 (0.005)	0.501 ***		-0.675 (0.005)	0.509 ***		-0.341 (0.006)	0.711 ***	
English language ability	0.273 (0.003)	1.314 ***		0.270 (0.003)	1.310 ***		-0.078 (0.004)	0.925 ***	
Household Characteristics									
Number of children				0.050 (0.001)	1.051 ***		-0.024 (0.001)	0.977 ***	
Number of secondary earners							2.876 (0.002)	17.734 ***	
Intercept	0.816 (0.003)			0.691 (0.003)			-2.299 (0.005)		
-2 Log-likelihood	12805995			12798083			7168863		
Sample size	67990			67990			67990		

Notes: L= logit coefficient (standard errors in parentheses); O= odds ratio; *** p<.001; ** p<.01; * p<.05

^a Omitted categories are noted in Table 2 of Appendix C.

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