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### **Poverty Rates of Refugees and Immigrants**

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## **I. Introduction**

During the 1980's and 1990's the United States admitted an average of 800,000 immigrants each year (INS world Book Data and authors' calculations). Interest in the earnings and assimilation of immigrants has a long history in economics (for example Borjas, 1987; Kossoudji, 1989; Borjas, 1990; Aguilar and Gustafsson, 1991; Borjas, 1994; Reitz, 1998; Galster et al 1999; Card et al, 2000; Butcher and DiNardo, 2002; Longva and Raaum, 2002). However, this interest has largely ignored a specific class of immigrants: refugees. Only limited research on the poverty rates of immigrants exists, (Lee, 1994; Ley and Smith, 1997; Clark, 1998) and no investigation of poverty for refugees specifically. Most research on poverty for immigrants has focused on welfare program usage relative to the native born (for example, Borjas and Trejo, 1991; Trejo, 1992; Borjas and Hilton, 1996; Beane, 1997; Davies, 1997; Borjas, 1999; Dodson, 2001; Hansen and Lofstrom, 2000; Kaestner and Kaushal, 2001; Borjas, 2002; ) Nearly 10% of all immigrants in any year are refugees (INS world book). Refugees are often fleeing areas of war, persecution and economic instability and few return to their homeland. Like all immigrants, they seek a better life in the United States. Refugees are admitted to the United States through an entirely different process than economic immigrants. While most immigrants must demonstrate an ability to support themselves or have a permanent resident or sponsor who will provide support, refugees are largely exempt from this requirement. In contrast, refugees arrive with less preparation, weaker English language skills, weaker informal networks, and few if any assets.

Policy makers clearly view refugees as distinct from non-refugee immigrants. In the past, when the U.S. enacted country and region specific caps for admission of

immigrants, individuals granted refugee status were not charged against those caps. In the 1996 welfare reform, immigrants were limited in their access to federal welfare programs, but refugees were specifically exempted from the more stringent rules. We argue that it is quite likely that refugees' economic experience differs markedly from that of other immigrants and should be examined separately.

Bollinger and Hagstrom (2004) examined refugees' usage of food stamps and found that refugees are significantly more likely to participate in the food stamp program than other immigrants or native born. Indeed, the effect is so large that when refugees are not separated from other immigrants, it appears that all immigrants participate slightly more than native born. It was also found that refugees were far more sensitive to local economic conditions than other immigrants or native born, and that refugees' food stamp usage declines much more rapidly with time in the United States than that of other immigrants. This suggests that it is very likely that refugees have a different experience with poverty than do other immigrants or native born.

We examine the likelihood that three types of households, natives, immigrants, and refugee immigrants are below the poverty line. Our specifications examine demographic, human capital, labor demand, regional, and immigrant assimilation explanations for poverty. To find the immigrant and refugee effects we hold constant the typical variables well known to be highly correlated with earnings and poverty such as education, sex of family head, race and ethnicity, marital status and the number of children in the family. While we cannot satisfactorily answer the question of why poverty rates differ across groups, we can say that the immigrant and refugees effects we report are not due to differences in these variables.

We find that while refugees are more likely to be poor, controlling for demographic effects, the result is largely due to different response to the local unemployment rate. Indeed, at low enough unemployment, refugees are actually less likely to be poor than immigrants or native born. However when the unemployment rate rises, refugees move into poverty at a significantly faster rate than either immigrants or native born. At unemployment rates of around 5%, *ceteris paribus*, refugees have approximately the same poverty rates as other immigrants.

We also examine the importance of length of tenure in the United States. The likelihood of refugees being in poverty declines more rapidly with time in the United States than other immigrants. Refugees who are newly arrived have nearly double the poverty rate of newly arrived immigrants. It appears that the social safety net somewhat mitigates this effect, suggesting that refugees are better able or willing to fill the poverty gap with participation in social programs. This concurs with previous results. For refugees who have been in the U.S. over 10 years, poverty rates are not substantially different than those of other immigrants, or even native born. There seems to be little difference in how the use of social service programs affects poverty rates for immigrants and refugees who have been in the US for a longer period of time.

We also examine regional differences in the experience of refugees and immigrants and find that while there are strong differences in the geographical patterns of poverty for native born as compared to immigrants; refugees do not differ significantly from other immigrants.

## **II. Model and Data**

We employ four indicators for poverty based upon data available from the March Current Population Survey. The four indicators are based upon 4 different measures of family income: total income, earned income, private income, and disposable income. Total family income is a variable constructed by BLS and reported in the March CPS. This measure includes all cash income from all sources (both public and private), but does not include the value of in-kind transfers nor does it take into account the tax structure. Earned income is also constructed by BLS and includes income from wages and salary, self employment and farm income. We follow Ziliak (2003) in constructing private income and disposable income. Private income includes income from all private sources: labor market income (earned income above) plus interest, dividends, rents, private retirement, alimony and child support. Disposable income adds all cash transfers and the value of food stamps, school lunch and housing subsidies. Disposable income also subtracts off state and federal income tax and adds earned income tax credit (these variables are constructed by BLS as well).

We compare each of these income measures to the BLS generated poverty threshold for the primary family to arrive at indicator variables for four measures of poverty:  $fpov1$ ,  $fernpo1$ ,  $fprivpo1$  and  $fnetpo1$ . Although not reported in this paper, we have also constructed and estimated models for low income households by comparing these income measures to 150% of the poverty line. Our results are comparable using these measures as well. These results are available from the authors by request.

Our basic model is a threshold crossing model

$$POV = 1 \quad \text{if } D_i\beta + G_i\forall + \gamma I_i + \delta R_i + \epsilon_i > 0$$

$$POV = 0 \quad \text{otherwise}$$

The variable D represents socioeconomic characteristics of the family (specifically the variables listed in Table 1), including age, race, sex and education of the head of the family as well as of the spouse when present. Additionally, D includes measures of the number children and the presence of subfamilies within the household. The variables G represent variables specific to the place of residence including unemployment measured at MSA level when MSA is identified, and the state level when not. Additionally we include state fixed effects or regional fixed effects. The variable I is an indicator that the head of the household is an Immigrant. We define immigrants based on the citizenship status variable in the CPS. The variable R is an indicator for refugee status; all refugees are also immigrants. This is a crucial point in that all coefficients associated with the refugee indicator are measuring the *differential* between immigrants and refugees. The differential between refugees and native born is the sum of the coefficients on both immigrant and refugee.

We assume that  $\varepsilon_i$  is normally distributed, thus giving rise to a probit model for participation. All of the variables except the refugee status indicator are standard variables in the March Current Population Survey. To our knowledge no nationally representative large public use data set contains information on variables such as income, education and family structure and has information on refugee status.

It has been noted (for example see Borjas, 2002) that controlling for refugee status may be important. Generally this has been accomplished by defining “refugee sending countries.” Most authors use the “top 15 refugee sending countries” or countries where more than 30% of the immigrants are refugees. While this ad hoc approach has appeal, it leads to measurement error in the definition of refugee status and biases estimates.

Bollinger and Hagstrom (2004) note that even among the “refugee sending countries,” less than half of all immigrants are actually refugees. This implies that the misclassification rate is over 50%. In linear regression, the bias on the slope coefficient for a misclassified dummy variable is proportional to the misclassification rate (Aigner, 1973); this may result in substantial bias in estimates. Other authors have used the refugee sending country definitions to limit the sample to those immigrants from non-refugee sending countries. While this approach may be acceptable for drawing certain conclusions about immigrants in general, it alters the sampling structure and prevents conclusions from being drawn about refugees in particular. Neither approach is suitable for correctly identifying differences between immigrants and refugees.

The Immigration and Naturalization Service (now the U.S. Citizenship and Immigration Services: USCIS) collects and releases public use micro data on all Legal Permanent Residents. These data are available annually since 1972. Included in these data are variables on age, year of entry, country of origin, gender and refugee status. From the 27 years of INS data, we construct files of persons entering the United States in each of the periods identified in the CPS data. For all years after 1971, we have the universe of all legal permanent residents. For years prior to 1972, we only have individuals who entered and postponed their application for Legal Permanent Resident status to sometime after 1971.

The INS data allow us to calculate the marginal proportion of refugees for each country by entry year and gender. Additionally, for country/entry year/gender groups with sufficient observations and variation in both refugee status and age at entry, we calculate probit models with age and age squared as explanatory variables. Hence, all



country/entry year/gender groups have a marginal proportion. Many (but not all) country time gender groups also have an intercept and slope coefficients from a probit model.

The probit model implies that

$$\Pr\{FS = 1\} = F(D_i\beta + G_i\forall + \gamma I_i + \delta R_i)$$

where  $F$  is the cumulative distribution of the standard normal density. Using the law of total probabilities, we can then decompose the above expression such that

$$\Pr\{FS = 1\} = F(D_i\beta + G_i\forall + \gamma I_i + \delta) \Pr\{R_i = 1\} + F(D_i\beta + G_i\forall + \gamma I_i) \Pr\{R_i = 0\}.$$

This expression then gives rise to a specification that can be estimated using maximum likelihood, since the unconditional probability  $\Pr\{R_i = 1\}$  is obtained from the immigration data as described above. One might be tempted to include  $R$  simply as a regressor in the probit model. However, this induces heteroskedasticity into the error term that can bias probit estimation. Further, it induces a non-normal distribution that can also bias probit estimates. We examined this option as well and found that it overstated the coefficient  $\gamma$ . The probability decomposition technique we employ suffers from none of these problems. Furthermore, the model and likelihood function are easily expanded to include terms that are interacted with the refugee status variable. The key assumption is that we have the correct probability of refugee status for each person. Essentially this is an instrumental variables approach. We are using year immigration, gender, country of origin and age at immigration as instruments.

The primary data source are the March Annual Demographic files of the Current Population Survey for the years 1994 through 2001, hence the data are reflective of the years 1993 through 2000. We select only adult headed, non-military households. We include single individual households but remove non-family households with multiple

individuals. We exclude these non-family households because it is difficult to determine the right level of aggregation within the household. It may be that they are a non-traditional family (a partnership without marriage) or that they are simply roommates. We also remove households who immigrated from Central America and whose head of household has less than a high school degree. This was done to attempt to remove illegal immigrant headed households. We have performed the analysis including these households and removing all households from Central America regardless of education level and generally our results are robust. Our unit of analysis is the primary family in each of these households. This may understate the poverty situation if households with multiple families are more likely to be poor. We include the presence of multiple families as a control variable. The final sample contains 379,748 households.

The first four variables in Table 1, are the four measures of poverty. The first measure, `fpov1`, uses the BLS measure of total family income provided in the March CPS. It reveals that using all sources of cash income, 12.3% of families are in poverty. When we restrict sources of income to private income in the measure `fprivpov1`, the measure of poverty rises to 25.5% of families. When we restrict income only to labor market income, `fearnpov1`, 33.3% of all families are in poverty. The final measure, based on disposable income, `fnetpov1`, only 11.2% of all families are in poverty. An interesting comparison here is that the poverty rate falls from 25.5% using the private income measure to 11.2% when taxes and transfers are accounted for. Slightly more than half of the families whose private resources place them in poverty are moved out of poverty from the social safety net. For a more complete analysis of how the social safety net fills the poverty gap, see Ziliak (2003).

Table 1 also presents descriptive statistics for the demographic characteristics of the head of the household, the spouse (when present), and characteristics of the household. We see that the average householder is 47 years old. The modal householder is married, white, male, and has earned a high school degree. The average spouse (when present) is 46 years old. The modal spouse is white, female, and has earned a high school degree. Nearly 34% of households are headed by a female, and nearly 10% are headed by an African American. Approximately 15% of householders have a college degree, while approximately 12% have less than a high school degree. Households with a disabled head make up 8% of the sample. Only 8% of households have multiple families. The local unemployment rate derives from state and MSA level unemployment rates. In cases where the MSA is given in the data, we assign the unemployment rate for the MSA. When the observation is either does not derive from an MSA or where the MSA is not given, we assign the state unemployment rate.

Immigrants comprise 10% of the sample. The typical immigrant has been in the United States 18 years. The average predicted probability that an immigrant household is also a refugee household is 10%. This compares well with the fact that approximately 9% of immigrants are refugees (INS world book tables).

Table 2 presents the poverty measures separated into three categories, native born, immigrants and refugees. Native born are all families where the head of household was born in the United States or one of its protectorates, or was born abroad of U.S. citizens. The immigrant category is all other families and thus includes refugees. We use two approaches to identify refugees in this table. The first approach is an indicator for countries where at least 30% of immigrants are classified as refugees based on INS world

tables (this measure is year specific and so varies by year of immigration). The second approach is to use the predicted refugee probability (described in more detail below) as the weight in a weighted average. We find, with one exception discussed below, that regardless of poverty measure, immigrants have higher poverty rates, and refugees have even higher poverty rates. It is interesting and informative to note that the difference between the private income poverty rates and the disposable income poverty rates is largest for the refugee groups. This suggests that the social safety net programs are doing better at filling the poverty gap for refugees than immigrants or native born.

It is also interesting to note that immigrants have a slightly lower poverty rate when only labor market income is considered. In contrast, refugees are still higher than other groups. This measure, though, has the smallest difference across the three groups, suggesting that it is other sources of income that primarily drive the differences in private and disposable incomes. This observation, combined with the over 11% difference between refugees and native born using the private income poverty measure suggests that it is primarily asset and interest income that differs between native born and refugees, supporting the idea that refugees arrive with few if any assets.

### **III. Results**

Table 3 presents maximum likelihood estimates for our model including refugee and interactions between refugee status and unemployment rate, year dummies and years in United States. While not reported, state level fixed effects are included in the specification. The demographic characteristics of the householder have signs and relative magnitudes that are consistent with past research on the causes and

characteristics of poverty. Younger heads of family, those families with a female head, and families with a disabled head are more likely to be poor. We also find that minorities are more likely to be poor than their white counterparts and the African and Native Americans the most likely to be poor of the four minority groups. Married couple headed households are very much less likely to be poor than their single counterparts. Similarly, the coefficients on the characteristics of the spouse are generally consistent with prior research. As one would expect, children in the family increase the likelihood of poverty. In some sense this is nearly mechanical as additional member increase the poverty threshold, but children are unlikely to contribute income of any kind. Primary families in households with multiple families are less likely to be in poverty.

We see that in general higher unemployment rates are associated with higher poverty. The unemployment rate appears to do a very good job of controlling for differences in poverty rates across years in the sample. The included year dummies are generally insignificant. It appears that while not perfect, the local unemployment rate largely controls for differences in poverty rates between years. Although in general the coefficients on earlier years are positive and the coefficients on later years are negative, the pattern is weak.

The coefficient on immigrant is positive and statistically significant across all four models, indicating that immigrants are more likely to be in poverty than their native born counterparts even after controlling for demographic and local economic conditions. The interaction between immigrant status and unemployment rate is quite surprising, being negative and statistically significant across all four models. The net effect of local unemployment on immigrants is the sum of the coefficients on local unemployment and

the interaction between local unemployment and immigrant. In all cases, the point estimate of the sum is positive, but is generally insignificant. This suggests that unlike native born and refugees (see discussion below), immigrants' poverty is less sensitive to business cycle or local economic conditions. Finally, we note that in all models the coefficient on the number of years in the U.S. is negative and significant. This is not surprising and suggests that immigrants are able to make adjustments which improve their economic status. It should be noted that since the specification includes education, and age, this decline in poverty is not a result of either educational attainment or the typical return to labor market experience, but rather indicates a differential return to experience or an accumulation of some other human capital.

We turn to the coefficients on refugee and the interaction with unemployment and years in U.S. It is important to note that all refugees are also immigrants, so the effect for a refugee is the sum of the immigrant and refugee coefficients. We find that the coefficient on refugee status negative in all four models but only statistically significant in the models for total cash income and private income. It is only half the magnitude in the models for earnings and disposable income. Hence, refugees are slightly less likely to be poor as immigrants. Comparison to native born requires adding the coefficients for both refugee and immigrant. In all for models the sum of the two coefficients is positive and significant, indicating that refugees are poorer than native born.

Perhaps more importantly, we find the coefficient on unemployment interacted with refugee status to be positive, large and statistically significant. As with other refugee coefficients, this coefficient measures the differential between refugees and other

immigrants' response to unemployment. Refugees are very much more sensitive to the business cycle than other immigrants.

Figures 1 and 2 present poverty rates for representative immigrant and refugee families across a range of unemployment rates. In Figure 1 we use the private income measure of poverty, while in figure 2 we use the disposable income measure of poverty. We use a married couple headed primary family with no other families in the household. Both the male head and female spouse are assumed to be white and have a high school education (which are the modal values for both immigrants and refugees). The head is assumed to be 47 years old, while the spouse is assumed to be 46 years old. We also assume the presence of two children between age 5 and 18 and that they have been in the United States 5 years. The figures are striking in the difference between refugees and other groups. While immigrants have a higher poverty rates than native born, the response to unemployment is not marked different. Poverty rises with unemployment for both groups and while the rise is slightly faster for native born in figure 1, the responses are nearly parallel in figure 2. The response for refugees, however, is markedly steeper. In figure 1, private income, refugees and immigrants have the same poverty rate at approximately 4.5% unemployment. At a 6% rate of unemployment refugees have a 5 percentage point higher poverty rate and at 7% unemployment, the difference is 10 percentage points. While the difference is less pronounced using the disposable income measure in figure 2, it is still striking.

There are a number competing hypotheses on why it might be that refugees are more sensitive to local unemployment rates than either other immigrants or native born. One hypothesis argues that refugees concentrate in industries with higher cyclical

variation in employment. Thus it is not refugees per se with higher sensitivity, but rather the industries in which they concentrate for employment. Second, local unemployment rates proxy both for the probability of finding work and for the level of pressure on wages. The refugee coefficient may capture a supply effect as employers, faced with the prospect of rising wages as unemployment rates fall, find refugees more willing to work at given wage. Hoynes (2000) finds Hispanic and black welfare recipients to be more sensitive changes in labor demand conditions than whites while Bound and Holzer (1995) find blacks and less-educated workers are less likely to move in search of employment and are therefore more responsive to changes in macroeconomic cycles. To the degree to which refugees are less willing or able to migrate within the United States in search of employment, the same explanation may explain the differential responsiveness of refugees here.

Finally, we consider the impact of time in the U.S. The coefficient on the interaction between refugees and years in U.S. again represents the difference between refugees and immigrants. Refugees' poverty rates fall faster with the time in U.S. than do other immigrants. Indeed, the slope of the index for refugees is three times as steep as for other immigrants. This suggests that either the mechanism by which immigrants in general reduce poverty over time operates much more quickly for immigrants. These findings are consistent with Cortes (2004) which finds greater human capital accumulation among refugees post arrival than non-refugee immigrants. Bleakley and Chin (2004) also find faster language learning among younger immigrants which, combined with the observation that refugees arrive at a younger age, supports the finding of faster decline in poverty among refugees over time.



Figures 3 and 4 present the relationship between years in US and poverty for the private income and disposable poverty measures. The same representative family characteristics as in figures 1 and 2 are used. The unemployment rate is chosen to be 5%. As one expects, immigrants and refugees have higher poverty rates than native born for most values of years in US. Using the private income measure in figure 3, refugees catch up to immigrants after approximately 13 years in the United States. Using the disposable income measure in figure 4, refugees do not catch up to immigrants until nearly twenty years in the U.S.

Interacting state level fixed effects with immigrant and refugee variables is problematic because of the small sample sizes for these groups. In order to examine regional difference, we consider a model which includes indicators for the nine census regions. Table 4 presents results for a model comparable to that of table 3, but including regional dummies and regional interactions with both immigrant and refugee indicators.

The coefficients in the models are largely unchanged from the results presented in table 3. Some rescaling has occurred, since the reference category was Maine in table 3 and is now New England (which includes Maine, but also Massachusetts). We note that the coefficient on immigrant now actually represents immigrants in New England. It is still large, positive and significant. We also note that the coefficient on unemployment is still positive and around 0.035 across all models. The interaction between immigrant and unemployment is still negative and small and approximately -0.02 as it was in table 3. Hence the interaction between unemployment and immigrant was not apparently a proxy for a regional interaction.

The coefficient on refugee and unemployment, while still positive and significant in three of the four models is much smaller in magnitude. This perhaps indicates that in the previous model this term was proxying for some important regional differences, rather than entirely measuring the net effect of employment. Clearly though, even in this model, the impact of unemployment is much larger on refugees than on immigrants or native born.

The coefficients on years in United States are also largely unchanged. This indicates that this was not unintentionally measuring some regional location pattern that changed over time. Borjas (2004) notes that regional location patterns and other characteristics of new immigrants have changed.

Overall, as is well documented, the regions with the lowest poverty are the Pacific States and the East North Central and the Mid Atlantic. The East and West South Central (largely the Traditional South) and the Mountain regions have the highest poverty rates. The South Atlantic has a positive coefficient in the model for poverty based on only labor market income, and a negative coefficient for the model based on private income. The South Atlantic includes Florida and these results likely reflect retirees who have no labor market income, but high private income from investments and private retirement.

The coefficients on the interaction between region and immigrant reveal that, relative to New England, immigrants fare worse in all other regions. The effect is largest across all models for the East South Central, Pacific and Mountain regions. The difference is the smallest for East North Central and Mid Atlantic. The interaction coefficients with refugee and region are largely insignificant. The Mid Atlantic region is

positive and significant, while the Mountain region is negative and significant. Concern arises over the large coefficients for the East South Central region. Coupled with the large standard errors and the fact that we estimate only 25 refugees in this region, these estimates are unlikely to be accurate. Table 5 presents counts of families, immigrant families and estimated refugee families in the sample. Other regions provide sufficiently large numbers to warrant drawing conclusions.

Figures 5 and 6 compare poverty rates by region for native born, immigrants and refugees. Again, the white, married couple headed household with high school degrees and 2 children was chosen. In general, as before, we see that refugees have higher poverty rates in most regions. Two important features arise though. First, we see that New England, East North Central and West North Central have poverty rates for refugees that are similar to those for immigrants. In this simulation, the unemployment rate is held constant at 5%. However, as table 5 demonstrates, these three census divisions have relatively low unemployment rates (4.7, 4.6 and 3.4) compared to the sample average of 5%. Hence, the differences between refugees and immigrants in these divisions are even smaller when unemployment rate differences are included.

The West South Central and Mountain divisions both have lower poverty rates for refugees than immigrants in figure 5, using the private income measure. While in figure 6, using the disposable income (net of taxes and transfers), the differences are smaller.

Most striking are the results for the Mid Atlantic and South Atlantic in figure 6 where refugees have much higher poverty rates than immigrants. These divisions are of particular concern since together they account for 60% of refugees. In addition, the Mid Atlantic division has a higher unemployment rate (nearly 6%) than the other regions.

This suggests that much of the higher aggregate poverty rates for refugees are accounted for by these regions. Although both the Mid Atlantic and the South Atlantic appear to significantly reduce poverty through tax and transfer programs, they still have the highest poverty rates for refugees of all divisions. They do not, however, have particularly high rates for other types of immigrants.

#### **IV Conclusions**

Refugees have some important differences in their poverty rates as compared to both other immigrants and native born. In general, refugees are poorer than other immigrants and native born, although the average difference is small. Differential responses to changes in the unemployment rate, however, explain most of the difference between refugees and immigrants poverty rates. Indeed, at levels of the unemployment rate typical for the period studied, there appears little difference in poverty rates. However, the differential response to unemployment indicates that in times of recession, or in areas with particularly high unemployment rates, refugees will fare worse. We conjecture that this may be due to concentration of refugees in industries with higher cyclical variation in unemployment.

We also find that refugees' poverty rates, while starting much higher, fall more rapidly with time in the U.S. than other immigrants. This suggests that refugees assimilate more rapidly than other immigrants.

Finally, we find marked differences in the poverty rates of immigrants and refugees across regions. Native born exhibit relatively homogeneous poverty rates geographically, while immigrants and refugees have large differences. Importantly, these

differences also appear to differ by pre and post transfer income measures, suggesting different regions are better at filling the poverty gap for immigrants than refugees.

Refugees are a unique group of immigrants and policies have been designed to specifically address this group.

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**Table 1: Descriptive Statistics**

<b>Variable</b>	<b>Mean</b>	<b>Std. Dev.</b>
<b>Poverty Measures</b>		
Fpov1: CPS Total Family Income <	0.123	0.328



Poverty		
Fprivpov1: Private Income < Poverty	0.255	0.436
Fernpov1: Labor Market Income < Poverty	0.333	0.471
Fnetpov1: Disposable Income < Poverty	0.112	0.316

#### **Characteristics for Head of Household**

Age	49.713	17.099
Female	0.406	0.491
Black	0.103	0.304
Hispanic	0.098	0.297
Asian	0.028	0.165
Native American	0.011	0.104
Elementary School	0.072	0.258
Some High School	0.089	0.285
High School, no diploma	0.012	0.107
High School Grad	0.327	0.469
Some College	0.184	0.387
Associates/Technical Degree	0.073	0.260
College Graduate	0.157	0.364
Masters Degree	0.057	0.232
Terminal Degree	0.029	0.169
Married Spouse Present	0.565	0.496
Veteran	0.199	0.399
Disabled	0.135	0.342

#### **Characteristics of Spouse of Head**

Age	46.889	14.871
Female	0.790	0.407
Black	0.059	0.236
Hispanic	0.100	0.300
Asian	0.035	0.184
Native American	0.009	0.096
Elementary School	0.048	0.214
Some High School	0.074	0.262
High School, no diploma	0.010	0.099
High School Grad	0.370	0.483
Some College	0.174	0.379
Associates/Technical Degree	0.083	0.276
College Graduate	0.166	0.372
Masters Degree	0.054	0.226
Terminal Degree	0.021	0.142
Disabled	0.079	0.270

Table 1: Continued

<b>Household Characteristics</b>		
Muli Family	0.056	0.229
Number of Children Under 5	0.196	0.513
Children age 5 to 18	0.555	0.957
Localunemp	5.025	1.996
Immigrant	0.094	0.292
Refugee Probability (all HH)	0.010	0.088
Years In U.S. (Immigrants)	19.697	13.107
Refugee Probability (Immigrants))	0.109	0.267

**Table 2: Poverty Rates for Immigrants and Refugees**

	<b>Native Born</b>	<b>Immigrant</b>	<b>Refugee30</b>	<b>Refugee (Weighted)</b>
Fpov1: CPS Total Family Income < Poverty	0.118	0.164	0.203	0.216
Fprivpov1: Private Income < Poverty	0.253	0.275	0.364	0.343
Fearnpov1: Labor Market Income < Poverty	0.335	0.313	0.409	0.367
Fnetpov1: Disposable Income < Poverty	0.109	0.148	0.177	0.185

**Table 3: Estimated Models for Poverty**

	<b>Fpov1</b>	<b>Fernpov1</b>	<b>Fprivpov1</b>	<b>Fnetpov1</b>
	<b>CPS Total</b>	<b>Market</b>	<b>Private</b>	<b>Disposable</b>
	<b>Family</b>	<b>Family</b>	<b>Family</b>	<b>Family</b>
<b>Variable</b>	<b>Income &lt;</b>	<b>Income &lt;</b>	<b>Income &lt;</b>	<b>Income &lt;</b>
	<b>Poverty</b>	<b>Poverty</b>	<b>Poverty</b>	<b>Poverty</b>
Age	-0.00730 (0.00023)***	0.03146 (0.00021)***	0.01741 (0.00020)***	-0.00644 (0.00023)***
Female	0.31599 (0.00903)***	0.33513 (0.00809)***	0.36946 (0.00814)***	0.24442 (0.00900)***
Black	0.32470 (0.01015)***	0.09423 (0.00999)***	0.17821 (0.00990)***	0.29932 (0.01019)***
Hispanic	0.16828 (0.01194)***	0.04694 (0.01124)***	0.08692 (0.01131)***	0.14169 (0.01205)***
Asian	0.05629 (0.02594)**	0.02727 (0.02287)	0.08870 (0.02350)***	0.05898 (0.02588)**
Native American	0.31775 (0.02548)***	0.19751 (0.02465)***	0.25256 (0.02465)***	0.29969 (0.02570)***
Elementary School	0.49438 (0.01098)***	0.32412 (0.01108)***	0.50272 (0.01028)***	0.46961 (0.01103)***
Some High School	0.39301 (0.00965)***	0.36255 (0.00929)***	0.43234 (0.00886)***	0.36934 (0.00974)***
High School, no diploma	0.24458 (0.02370)***	0.27170 (0.02273)***	0.29886 (0.02168)***	0.24784 (0.02386)***
Some College	-0.17920 (0.00900)***	-0.10079 (0.00746)***	-0.15243 (0.00756)***	-0.17124 (0.00913)***
Associates/Technical Degree	-0.34631 (0.01386)***	-0.31617 (0.01119)***	-0.34329 (0.01158)***	-0.32741 (0.01409)***
College Graduate	-0.47320 (0.01182)***	-0.35017 (0.00883)***	-0.50221 (0.00954)***	-0.41682 (0.01170)***
Masters	-0.61957 (0.02044)***	-0.43471 (0.01308)***	-0.75839 (0.01595)***	-0.55663 (0.01990)***
Terminal Degree	-0.51448 (0.02840)***	-0.49687 (0.01842)***	-0.69659 (0.02235)***	-0.30851 (0.02503)***
Married, Spouse Present	-1.26803 (0.02505)***	-2.70605 (0.02214)***	-2.00579 (0.02177)***	-1.25607 (0.02549)***
Veteran	-0.05126 (0.01026)***	0.10947 (0.00755)***	-0.01065 (0.00790)	-0.06512 (0.01024)***
Disabled	0.55597 (0.00791)***	0.86256 (0.00762)***	0.80331 (0.00710)***	0.50926 (0.00794)***
<b>Spouse</b>				
Age	0.00505 (0.00042)***	0.03442 (0.00035)***	0.01953 (0.00033)***	0.00539 (0.00042)***
Female	0.25684 (0.01502)***	0.26297 (0.01231)***	0.29202 (0.01263)***	0.23411 (0.01531)***
Black	-0.09298	-0.08355	-0.05433	-0.08822

	(0.02059)***	(0.01817)***	(0.01830)***	(0.02102)***
Hispanic	0.06272	0.10278	0.08543	0.03454
	(0.01684)***	(0.01500)***	(0.01522)***	(0.01735)**
Asian	0.28920	0.06295	0.13820	0.27404
	(0.03147)***	(0.02679)**	(0.02800)***	(0.03146)***
Native American	0.17494	0.11562	0.12232	0.15243
	(0.04207)***	(0.03791)***	(0.03858)***	(0.04328)***
Elementary School	0.23773	0.16010	0.28769	0.22515
	(0.01889)***	(0.01677)***	(0.01581)***	(0.01924)***
Some High School	0.25201	0.25275	0.28956	0.22515
	(0.01585)***	(0.01342)***	(0.01301)***	(0.01631)***
High School, no diploma	0.13116	0.12427	0.18669	0.13790
	(0.04044)***	(0.03405)***	(0.03307)***	(0.04150)***
Some College	-0.12265	-0.09114	-0.10614	-0.09790
	(0.01582)***	(0.01117)***	(0.01199)***	(0.01616)***
Associates/Technical Degree	-0.20495	-0.19887	-0.19036	-0.15644
	(0.02310)***	(0.01603)***	(0.01753)***	(0.02323)***
College Graduate	-0.18869	-0.18155	-0.22950	-0.10199
	(0.01938)***	(0.01297)***	(0.01493)***	(0.01882)***
Masters	-0.23788	-0.24684	-0.37714	-0.15322
	(0.03617)***	(0.02056)***	(0.02738)***	(0.03384)***
Terminal Degree	-0.17518	-0.31549	-0.28848	-0.05562
	(0.05257)***	(0.03243)***	(0.04032)***	(0.04733)
Disabled	0.25080	0.42168	0.35994	0.21502
	(0.01613)***	(0.01270)***	(0.01230)***	(0.01635)***
<b>Family Characteristics</b>				
Multi Family	-0.29676	-0.61863	-0.48953	-0.29815
	(0.01243)***	(0.01141)***	(0.01161)***	(0.01271)***
Children under 5	0.38839	0.63505	0.51538	0.33176
	(0.00631)***	(0.00601)***	(0.00608)***	(0.00635)***
Children aged 5 to 18	0.18954	0.17556	0.16304	0.12898
	(0.00333)***	(0.00312)***	(0.00319)***	(0.00338)***
Local Unemployment rate	0.03570	0.03459	0.03837	0.03347
	(0.00215)***	(0.00193)***	(0.00193)***	(0.00216)***
Immigrant	0.52094	0.62363	0.62166	0.48849
	(0.04467)***	(0.04119)***	(0.04129)***	(0.04534)***
Immigrant*unemployment	-0.01529	-0.02145	-0.02601	-0.01643
	(0.00456)***	(0.00429)***	(0.00429)***	(0.00463)***
Years in United States	-0.01155	-0.01654	-0.01239	-0.01084
	(0.00078)***	(0.00067)***	(0.00067)***	(0.00078)***
year 93	0.01594	0.01368	-0.00547	0.07257
	(0.01280)	(0.01104)	(0.01117)	(0.01284)***
year 94	0.02624	0.02195	0.01409	0.06373
	(0.01259)**	(0.01080)**	(0.01094)	(0.01265)***
year 95	-0.00360	0.00199	-0.00580	-0.00615
	(0.01301)	(0.01108)	(0.01124)	(0.01319)
year 97	0.01428	0.01307	0.00748	0.01925
	(0.01307)	(0.01106)	(0.01125)	(0.01323)
year 98	0.01807	-0.00488	0.00253	0.01964

	(0.01318)	(0.01113)	(0.01133)	(0.01334)
year 99	-0.01368	-0.02505	-0.01557	-0.00869
	(0.01341)	(0.01125)**	(0.01146)	(0.01358)
year 2000	-0.01014	-0.04587	-0.01593	0.00805
	(0.01361)	(0.01143)***	(0.01163)	(0.01373)
Immigrant*year 93	-0.07162	-0.01241	-0.01902	-0.02913
	(0.04181)*	(0.03781)	(0.03790)	(0.04197)
Immigrant*year 94	-0.02892	0.02421	0.02708	0.00962
	(0.04044)	(0.03657)	(0.03656)	(0.04071)
immigrant*year 95	-0.03174	0.00613	-0.03273	-0.00130
	(0.04218)	(0.03789)	(0.03813)	(0.04288)
immigrant* year 97	0.00440	-0.04677	-0.05187	0.02033
	(0.04123)	(0.03735)	(0.03756)	(0.04188)
immigrant* year 98	-0.02114	-0.04627	-0.06698	-0.00989
	(0.04154)	(0.03754)	(0.03780)*	(0.04235)
immigrant*year 99	-0.05264	-0.07680	-0.09143	-0.00631
	(0.04203)	(0.03758)**	(0.03785)**	(0.04262)
immigrant* year 2000	-0.05864	-0.06568	-0.11006	-0.04143
	(0.04259)	(0.03810)*	(0.03842)***	(0.04327)
Refugee	-0.36988	-0.15818	-0.28723	-0.16345
	(0.15839)**	(0.15883)	(0.15511)*	(0.15673)
Refugee*unemployment	0.16383	0.08744	0.11876	0.10248
	(0.01954)***	(0.01878)***	(0.01859)***	(0.01895)***
Years in U.S. * Refugee	-0.02504	-0.02678	-0.02349	-0.01802
	(0.00326)***	(0.00310)***	(0.00301)***	(0.00331)***
Refugee*year 93	-0.11797	0.03625	0.03402	-0.08114
	(0.12985)	(0.13096)	(0.12751)	(0.12989)
Refugee*year 94	-0.26637	0.02552	-0.04917	-0.32067
	(0.12816)**	(0.12704)	(0.12396)	(0.13141)**
Refugee*year 95	0.03131	-0.00055	0.02715	0.08760
	(0.12745)	(0.12728)	(0.12540)	(0.12756)
Refugee*year 97	0.01714	0.13554	0.14745	-0.07080
	(0.12490)	(0.12546)	(0.12270)	(0.12726)
Refugee*year 98	0.01322	0.10971	0.13353	0.02438
	(0.12822)	(0.12610)	(0.12330)	(0.12965)
Refugee*year 99	0.14705	0.11199	0.16467	-0.02831
	(0.13399)	(0.13173)	(0.12813)	(0.13767)
Refugee*year 2000	0.15105	0.12749	0.18171	0.01282
	(0.14108)	(0.13564)	(0.13230)	(0.14480)
Constant	-1.03748	-2.20608	-1.74049	-1.07927
	(0.03540)***	(0.03066)***	(0.03078)***	(0.03594)***
Observations	379744	379744	379744	379744

Standard errors in parentheses

\* significant at 10%; \*\* significant at 5%; \*\*\* significant at 1%

State fixed effects not reported, available from authors.

**Table 4: Regional Differentials**

	<b>Fpov1</b>	<b>Fernpov1</b>	<b>Fprivpov1</b>	<b>Fnetpov1</b>
	<b>CPS Total</b>	<b>Labor</b>	<b>Private</b>	<b>Disposable</b>
	<b>Family</b>	<b>Market</b>	<b>Family</b>	<b>Family</b>
	<b>Income &lt;</b>	<b>Family</b>	<b>Income &lt;</b>	<b>Income &lt;</b>
	<b>Poverty</b>	<b>Income &lt;</b>	<b>Poverty</b>	<b>Poverty</b>
	<b>Poverty</b>	<b>Poverty</b>	<b>Poverty</b>	<b>Poverty</b>
Age	-0.00739 (0.00023)***	0.03137 (0.00021)***	0.01734 (0.00020)***	-0.00652 (0.00023)***
Female	0.31615 (0.00902)***	0.33552 (0.00808)***	0.36977 (0.00812)***	0.24471 (0.00899)***
Black	0.30894 (0.00988)***	0.06860 (0.00977)***	0.15280 (0.00966)***	0.28515 (0.00992)***
Hispanic	0.15293 (0.01162)***	0.03689 (0.01102)***	0.07173 (0.01108)***	0.12789 (0.01174)***
Asian	0.04328 (0.02500)*	-0.01758 (0.02214)	0.03738 (0.02265)*	0.03610 (0.02502)
Native American	0.34332 (0.02503)***	0.21941 (0.02433)***	0.26762 (0.02428)***	0.32093 (0.02524)***
Elementary School	0.50251 (0.01096)***	0.32679 (0.01106)***	0.50797 (0.01026)***	0.47682 (0.01101)***
Some High School	0.39515 (0.00964)***	0.36235 (0.00927)***	0.43325 (0.00885)***	0.37163 (0.00972)***
High School, no diploma	0.24645 (0.02366)***	0.27452 (0.02269)***	0.30201 (0.02165)***	0.24975 (0.02383)***
Some College	-0.18082 (0.00897)***	-0.10273 (0.00744)***	-0.15432 (0.00754)***	-0.17277 (0.00911)***
Associates/Technical Degree	-0.34572 (0.01383)***	-0.31526 (0.01116)***	-0.34196 (0.01155)***	-0.32668 (0.01406)***
College Graduate	-0.47835 (0.01178)***	-0.35636 (0.00881)***	-0.50829 (0.00951)***	-0.42102 (0.01167)***
Masters	-0.62428 (0.02038)***	-0.44126 (0.01304)***	-0.76613 (0.01591)***	-0.56071 (0.01985)***
Terminal Degree	-0.52280 (0.02838)***	-0.50463 (0.01839)***	-0.70554 (0.02232)***	-0.31582 (0.02500)***
Married, Spouse Present	-1.26341 (0.02501)***	-2.70269 (0.02210)***	-2.00238 (0.02174)***	-1.25218 (0.02545)***
Veteran	-0.05338 (0.01024)***	0.10722 (0.00753)***	-0.01301 (0.00788)*	-0.06744 (0.01023)***
Disabled	0.56000 (0.00789)***	0.86603 (0.00761)***	0.80663 (0.00708)***	0.51316 (0.00793)***
Spouse				
Age	0.00503 (0.00042)***	0.03441 (0.00035)***	0.01953 (0.00033)***	0.00538 (0.00042)***
Female	0.25808 (0.01499)***	0.26433 (0.01229)***	0.29375 (0.01261)***	0.23493 (0.01528)***
Black	-0.09440 (0.02055)***	-0.08339 (0.01813)***	-0.05329 (0.01827)***	-0.08998 (0.02099)***
Hispanic	0.04289	0.09052	0.06906	0.01617

	(0.01684)**	(0.01496)***	(0.01521)***	(0.01736)
Asian	0.28966	0.05170	0.12927	0.27426
	(0.03150)***	(0.02686)*	(0.02806)***	(0.03146)***
Native American	0.19144	0.13063	0.13520	0.16972
	(0.04182)***	(0.03769)***	(0.03833)***	(0.04298)***
Elementary School	0.24018	0.15836	0.28766	0.22806
	(0.01888)***	(0.01677)***	(0.01581)***	(0.01923)***
Some High School	0.25179	0.25184	0.28930	0.22546
	(0.01583)***	(0.01340)***	(0.01299)***	(0.01629)***
High School, no diploma	0.12633	0.11785	0.18158	0.13442
	(0.04044)***	(0.03401)***	(0.03303)***	(0.04149)***
Some College	-0.12421	-0.09135	-0.10579	-0.09938
	(0.01578)***	(0.01115)***	(0.01196)***	(0.01613)***
Associates/Technical Degree	-0.20518	-0.19786	-0.18941	-0.15690
	(0.02307)***	(0.01601)***	(0.01750)***	(0.02320)***
College Graduate	-0.19473	-0.18444	-0.23290	-0.10692
	(0.01936)***	(0.01295)***	(0.01491)***	(0.01880)***
Masters	-0.24297	-0.24979	-0.38060	-0.15686
	(0.03612)***	(0.02052)***	(0.02733)***	(0.03379)***
Terminal Degree	-0.17928	-0.31966	-0.29440	-0.06055
	(0.05250)***	(0.03241)***	(0.04032)***	(0.04729)
Disabled	0.25188	0.42233	0.35984	0.21660
	(0.01611)***	(0.01269)***	(0.01229)***	(0.01633)***
Multi Family	-0.29986	-0.61903	-0.49152	-0.30139
	(0.01241)***	(0.01139)***	(0.01159)***	(0.01269)***
Children under 5	0.38688	0.63285	0.51355	0.33048
	(0.00630)***	(0.00600)***	(0.00607)***	(0.00634)***
Children aged 5 to 18	0.18926	0.17487	0.16264	0.12889
	(0.00333)***	(0.00312)***	(0.00319)***	(0.00338)***
East North Central	-0.06657	-0.03554	-0.08841	-0.04679
	(0.01472)***	(0.01213)***	(0.01235)***	(0.01481)***
West North Central	0.11236	0.09239	0.05166	0.11132
	(0.01602)***	(0.01333)***	(0.01353)***	(0.01614)***
South Atlantic	0.00633	0.03035	-0.03302	0.02370
	(0.01436)	(0.01189)**	(0.01209)***	(0.01444)
East South Central	0.11660	0.06271	0.03829	0.12574
	(0.01731)***	(0.01507)***	(0.01519)**	(0.01741)***
West South Central	0.10763	0.05564	0.02206	0.11676
	(0.01549)***	(0.01325)***	(0.01340)*	(0.01560)***
Mid Atlantic	-0.04369	-0.04786	-0.07736	-0.03284
	(0.01500)***	(0.01243)***	(0.01265)***	(0.01509)**
Mountain	0.08130	0.08802	0.03140	0.08903
	(0.01537)***	(0.01275)***	(0.01300)**	(0.01550)***
Pacific	-0.12287	-0.04693	-0.13115	-0.10124
	(0.01643)***	(0.01340)***	(0.01375)***	(0.01653)***
Local Unemployment rate	0.03821	0.03845	0.04237	0.03538
	(0.00196)***	(0.00176)***	(0.00176)***	(0.00197)***
Immigrant	0.40637	0.53310	0.47749	0.38222

	(0.05647)***	(0.05097)***	(0.05104)***	(0.05689)***
Immigrant*unemployment	-0.01634	-0.01892	-0.02525	-0.01632
	(0.00491)***	(0.00463)***	(0.00463)***	(0.00500)***
Years in U.S.	-0.01137	-0.01649	-0.01234	-0.01079
	(0.00079)***	(0.00068)***	(0.00067)***	(0.00078)***
year 93	0.01204	0.00567	-0.01246	0.06985
	(0.01270)	(0.01095)	(0.01108)	(0.01274)***
year 94	0.02321	0.01522	0.00808	0.06170
	(0.01255)*	(0.01076)	(0.01090)	(0.01261)***
year 95	-0.00386	0.00105	-0.00668	-0.00645
	(0.01298)	(0.01106)	(0.01122)	(0.01317)
year 97	0.01525	0.01441	0.00901	0.01984
	(0.01305)	(0.01104)	(0.01123)	(0.01321)
year 98	0.02053	-0.00155	0.00602	0.02143
	(0.01314)	(0.01110)	(0.01130)	(0.01330)
year 99	-0.01100	-0.02134	-0.01158	-0.00673
	(0.01336)	(0.01120)*	(0.01142)	(0.01353)
year 2000	-0.00722	-0.04136	-0.01110	0.00998
	(0.01355)	(0.01137)***	(0.01157)	(0.01367)
Immigrant*year 93	-0.06726	-0.01328	-0.01463	-0.02779
	(0.04174)	(0.03779)	(0.03787)	(0.04193)
Immigrant*year 94	-0.02604	0.02765	0.03301	0.00983
	(0.04033)	(0.03649)	(0.03647)	(0.04062)
immigrant*year 95	-0.03129	0.01176	-0.02820	-0.00185
	(0.04202)	(0.03778)	(0.03799)	(0.04274)
immigrant* year 97	0.00220	-0.04590	-0.05140	0.01790
	(0.04113)	(0.03728)	(0.03747)	(0.04180)
immigrant* year 98	-0.02822	-0.05015	-0.07315	-0.01552
	(0.04148)	(0.03747)	(0.03774)*	(0.04229)
immigrant*year 99	-0.05870	-0.07775	-0.09595	-0.01169
	(0.04198)	(0.03758)**	(0.03784)**	(0.04259)
immigrant* year 2000	-0.06419	-0.06256	-0.11127	-0.04564
	(0.04257)	(0.03813)	(0.03842)***	(0.04325)
East North Central*Immigrant	0.02876	0.06351	0.11982	0.04115
	(0.05316)	(0.04578)	(0.04593)***	(0.05280)
West North Central*Immigrant	0.13483	0.28515	0.28308	0.16644
	(0.07540)*	(0.06771)***	(0.06781)***	(0.07418)**
South Atlantic*Immigrant	0.12436	0.03479	0.13080	0.11129
	(0.04701)***	(0.04123)	(0.04147)***	(0.04698)**
East South Central*Immigrant	0.32276	0.37921	0.44282	0.29458
	(0.10876)***	(0.10097)***	(0.10111)***	(0.10817)***
West South Central*Immigrant	0.07531	0.11151	0.15501	0.05304
	(0.05456)	(0.04965)**	(0.04966)***	(0.05515)
Mid Atlantic*Immigrant	0.10185	0.02481	0.08049	0.08274
	(0.04395)**	(0.03875)	(0.03879)**	(0.04399)*
Mountain*Immigrant	0.16921	0.16982	0.22019	0.15723
	(0.05316)***	(0.04716)***	(0.04737)***	(0.05343)***



Pacific*Immigrant	0.19560 (0.04538)***	0.12619 (0.03975)***	0.23366 (0.03989)***	0.18707 (0.04542)***
Refugee	-0.18786 (0.22134)	0.03196 (0.21971)	-0.01624 (0.21389)	-0.07848 (0.21883)
Refugee*unemployment	0.09580 (0.02200)***	0.03498 (0.02128)	0.04792 (0.02111)**	0.04922 (0.02116)**
Years in U.S. * Refugee	-0.02592 (0.00336)***	-0.02269 (0.00322)***	-0.02102 (0.00314)***	-0.01976 (0.00340)***
Refugee*year 93	-0.04011 (0.13183)	0.10270 (0.13253)	0.11766 (0.12989)	-0.01633 (0.13159)
Refugee*year 94	-0.19247 (0.12962)	0.08293 (0.12754)	0.03367 (0.12497)	-0.24557 (0.13187)*
Refugee*year 95	0.05215 (0.12842)	0.00082 (0.12773)	0.03724 (0.12586)	0.10606 (0.12850)
Refugee*year 97	0.01624 (0.12589)	0.12941 (0.12583)	0.13870 (0.12333)	-0.06540 (0.12835)
Refugee*year 98	-0.01605 (0.12915)	0.10478 (0.12652)	0.11819 (0.12436)	0.00462 (0.13043)
Refugee*year 99	0.07453 (0.13529)	0.07171 (0.13279)	0.09791 (0.12969)	-0.08519 (0.13895)
Refugee*year 2000	0.04773 (0.14294)	0.03924 (0.13633)	0.06118 (0.13405)	-0.06809 (0.14610)
East North Central*Refugee	-0.06135 (0.24386)	-0.04754 (0.23094)	-0.07048 (0.22560)	-0.02813 (0.24021)
West North Central*Refugee	-0.04330 (0.28040)	-0.25242 (0.27005)	-0.22454 (0.26052)	-0.05507 (0.27112)
South Atlantic*Refugee	0.27590 (0.17921)	0.04325 (0.17406)	0.11332 (0.17103)	0.32535 (0.17693)*
East South Central*Refugee	-1.09369 (0.80788)	-1.40288 (0.65892)**	-4.44970 (9.61213)	-0.82567 (0.74673)
West South Central*Refugee	-0.20826 (0.24502)	-0.53388 (0.24704)**	-0.60785 (0.24410)**	0.00116 (0.24218)
Mid Atlantic*Refugee	0.59776 (0.18498)***	0.37557 (0.18181)**	0.53762 (0.17814)***	0.52867 (0.18362)***
Mountain*Refugee	-0.38420 (0.29277)	-0.64416 (0.27529)**	-0.81541 (0.30924)***	-0.31753 (0.29185)
Pacific*Refugee	0.21972 (0.18568)	0.44017 (0.18044)**	0.35666 (0.17696)**	0.21973 (0.18491)
Constant	-1.15153 (0.02192)***	-2.30274 (0.01954)***	-1.81547 (0.01953)***	-1.16831 (0.02204)***
Observations	379744	379744	379744	379744

Standard errors in parentheses

\* significant at 10%; \*\* significant at 5%; \*\*\* significant at 1%

**Table 5: Sample Counts by Region**

Region	HHS	Immigrants	Refugees	Percent Immigrants	Percent Refugees	Refugees/Immigrants	Region Share of all refugees	Unemployment rate
East North Central	55058	3173	236	5.8%	0.4%	7.4%	6.1%	4.6%
East South Central	19969	290	25	1.5%	0.1%	8.6%	0.6%	4.8%
Mid Atlantic	55747	9354	734	16.8%	1.3%	7.9%	19.0%	5.9%
Mountain New England	40755	2235	134	5.5%	0.3%	6.0%	3.5%	4.7%
Pacific	29731	2696	185	9.1%	0.6%	6.8%	4.8%	4.7%
South Atlantic	44788	8552	672	19.1%	1.5%	7.9%	17.4%	6.5%
West North Central	64084	6297	1610	9.8%	2.5%	25.6%	41.6%	4.6%
West South Central	34561	864	102	2.5%	0.3%	11.8%	2.6%	3.4%
Totals	379748	35631	3873	9.4%	1.0%	10.9%	100.0%	5.0%

**Table 6: Region Members**

East North Central	East South Central	Mid Atlantic	Mountain	New England	Pacific	South Atlantic	West North Central	West South Central
Ohio	Kentucky	New York	Montana	Maine	Washington	Delaware	Minnesota	Arkansas
Indiana	Tennessee	New Jersey	Idaho	New Hampshire	Oregon	Maryland	Iowa	Louisiana
Illinois	Alabama	Pennsylvania	Wyoming	Vermont	California	DC	Missouri	Oklahoma
Michigan	Mississippi		Colorado	Massachusetts	Alaska	Virginia	North Dakota	Texas
Wisconsin			New Mexico	Rhode Island	Hawaii	West Virginia	South Dakota	
			Arizona	Connecticut		North Carolina	Nebraska	
			Utah			South Carolina	Kansas	
			Nevada			Georgia		
						Florida		

Figure 1: Private Income Poverty Rates by Unemployment

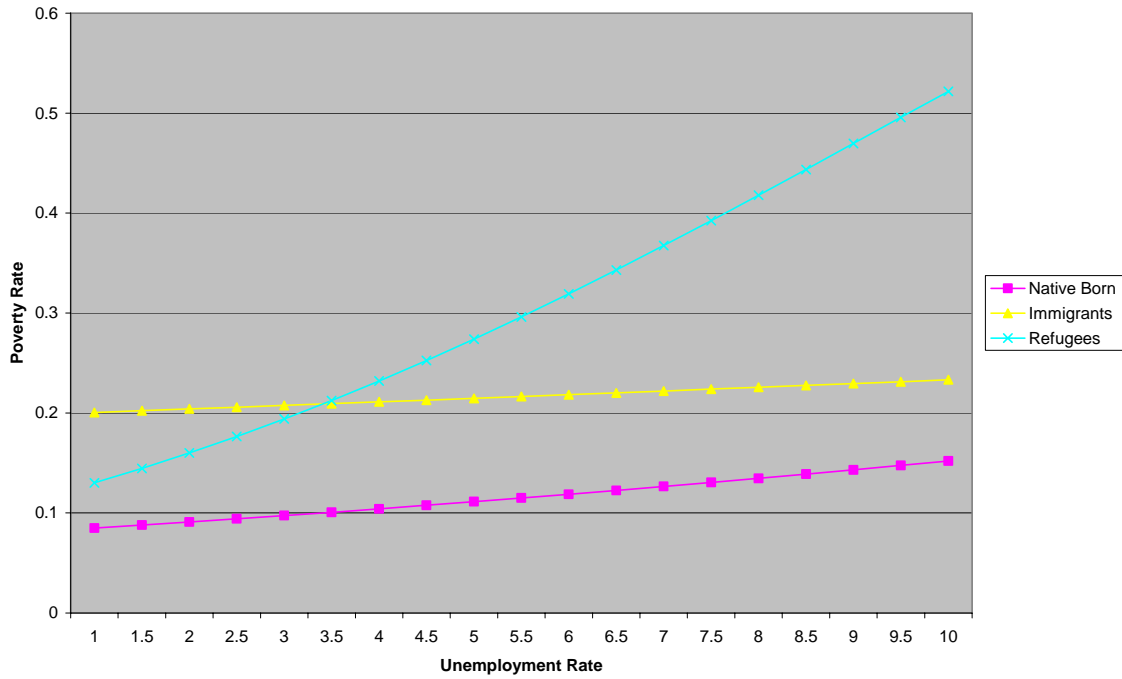


Figure 2: Disposable Income Poverty Rates by Unemployment

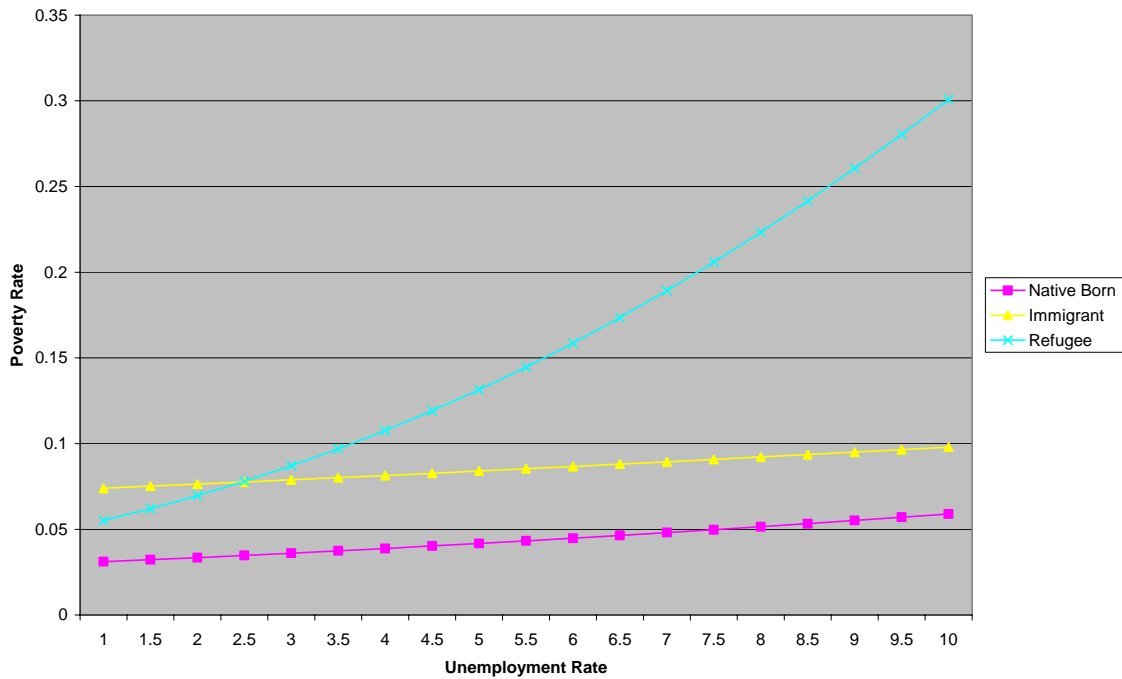


Figure 3: Private Income Poverty Rates by Years In US

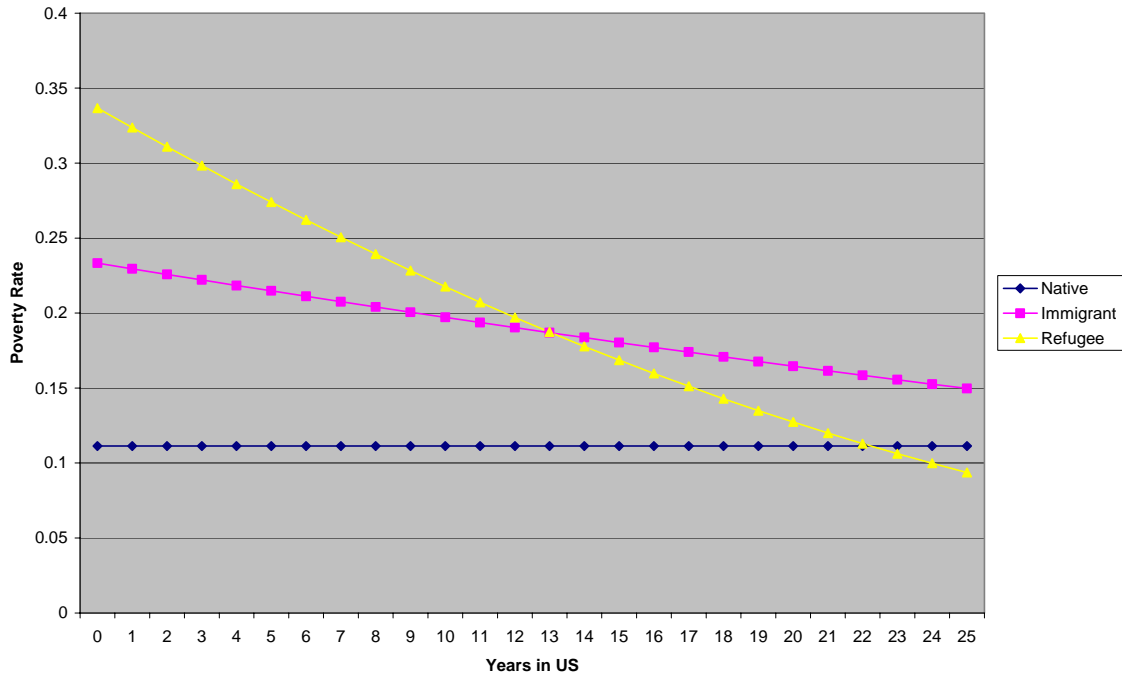
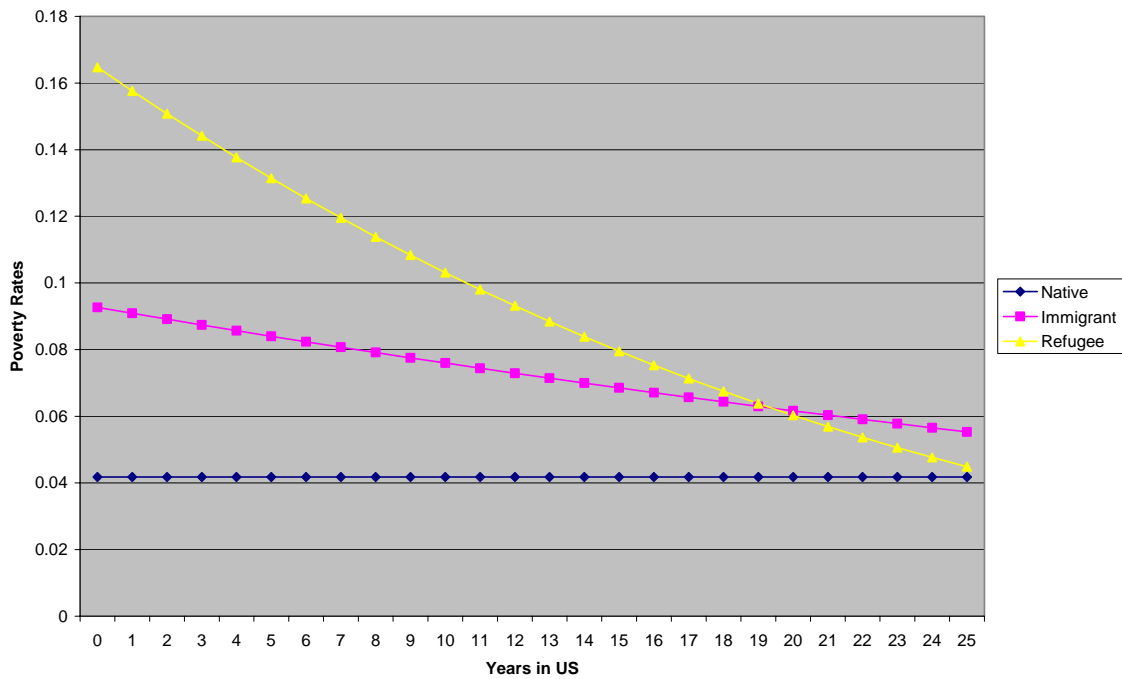
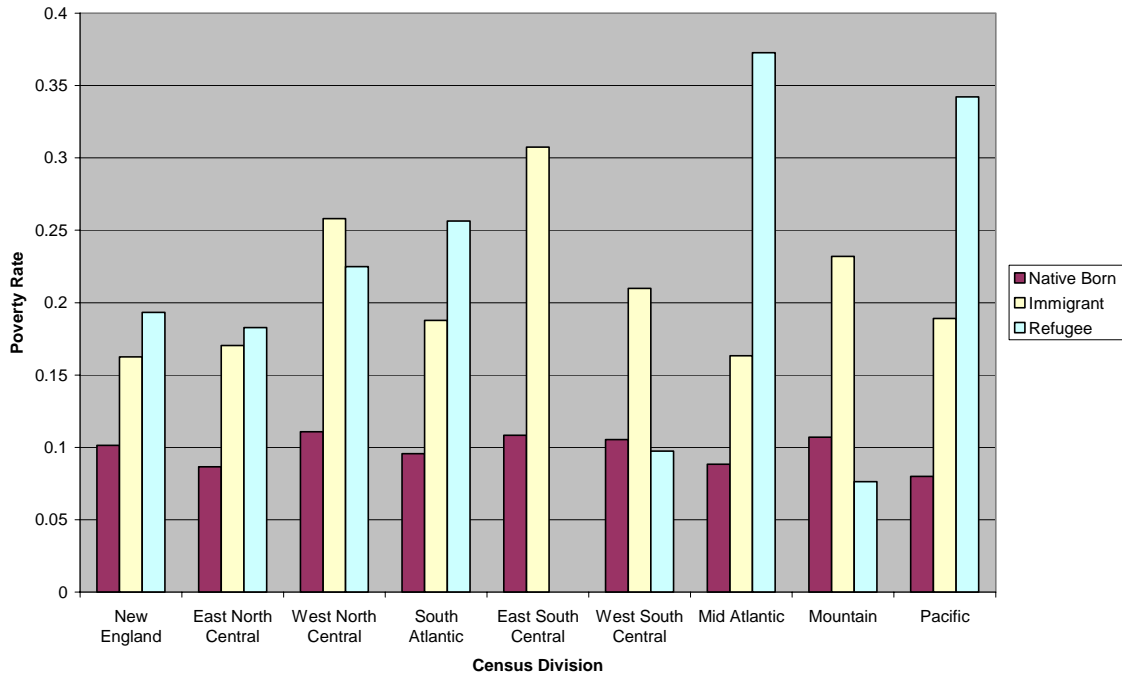


Figure 4: Disposable Income Poverty Rates by Years in US



**Figure 5: Private Income Poverty Rates by Division**



**Figure 6: Disposable Income Poverty Rates by Division**

