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Massachusetts Immigrants by the Numbers: Demographic Characteristics and Economic Footprint

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Massachusetts Immigrants by the Numbers: Demographic Characteristics and Economic Footprint



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About The Immigrant Learning Center, Inc. (ILC) And The ILC Public Education Program

The ILC is a not-for-profit adult learning center located in Malden, Massachusetts. Founded in 1992, the mission of The ILC is to provide foreign-born adults with the English proficiency necessary to lead productive lives in the United States. As a way of continuing to help ILC students become successful workers, parents and community members, the school expanded its mission to include promoting immigrants as assets to America. This expanded mission is known as the Public Education Program.

The Public Education Program has four major initiatives to support the goal of promoting immigrants as contributors to America's economic, social and cultural vibrancy.

- Business Sector Studies to examine the impact of immigrants as entrepreneurs, customers and workers.
- Professional Development for K-12 teachers on teaching immigration across the curriculum.
- Briefing books with researched statistics on immigrant issues such as immigrants and taxes, immigrants and jobs and immigrant entrepreneurship.
- The Immigrant Theater Group.

Diane Portnoy is the co-founder and director of The Immigrant Learning Center, Inc. and has been in the adult education profession for over 30 years as a certified teacher. Ms. Portnoy has received considerable recognition locally and nationally for her visionary leadership. The ILC has been cited as a model adult education program in Massachusetts.

The Public Education Program is under the direction of Marcia Drew Hohn who holds a doctorate in Human and Organizational Systems and has over 20 years of experience in adult learning and systems development. Dr. Hohn has published extensively about organizational systems in adult basic education and developing health literacy among low-literate populations.

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Massachusetts Immigrants by the Numbers: Demographic Characteristics and Economic Footprint

Prepared for
The Immigrant Learning Center, Inc.
by
The Institute for Asian American Studies

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June 2009

About the Institute for Asian American Studies (IAAS) at the University of Massachusetts Boston and Author Biographies

The IAAS serves as a center for research and policy analysis that informs policy makers, service providers, scholars, community groups and the media about a comprehensive range of issues affecting Asian Americans in Massachusetts and across the country. IAAS also aims to strengthen the community development and political capacity of Asian Americans. The Institute produces numerous demographic studies of Asian Americans down to the municipal level and including profiles of specific Asian ethnic groups. In addition, the Institute conducts research on Asian American political behavior with studies on voter registration, political attitudes and political contributions. The IAAS' emphasis on critical public policy issues has led recently to the publication of studies on low-income Asian Americans in Massachusetts and on the challenges of housing affordability in the Commonwealth. The IAAS coordinates a network of Asian American scholars focused on research on Asian Americans in New England.

Dr. Paul Watanabe is Director of the Institute for Asian American Studies and Associate Professor of Political Science at the University of Massachusetts Boston. His principal research and teaching interests are in the areas of American political behavior, ethnic group politics, Asian Americans and American foreign policy. He is the author of *Ethnic Groups, Congress, and American Foreign Policy* and principal author of *A Dream Deferred: Changing Demographics, New Opportunities, and Challenges for Boston*. His articles have appeared in *Amerasia Journal*; *Asian American Policy Review*; *Business in the Contemporary World*; *New England Journal of Public Policy*; *Political Psychology*; *PS: Political Science and Politics*, *Public Perspective* and *World Today*. He received his PhD in Political Science from Harvard University.

Dr. Alan Clayton-Matthews is an Associate Professor at the John W. McCormack Graduate School of Policy Studies at the University of Massachusetts Boston. His research specializes in quantitative methods, econometrics and regional economic development related to educational attainment, the labor market, distribution of income and public finance. Previously, he worked at the Social Welfare Research Institute at Boston College studying the impact of federal budgetary policies on the distribution of income; at Data Resources, Inc. as a regional economist; and at the Massachusetts Department of Revenue where he forecasted tax revenues and conducted tax policy analyses. His articles have appeared in the *Review of Economics and Statistics*; *Massachusetts Benchmarks*; *Journal of Economic and Social Measurement*; *New England Economic Review*; *State Tax Notes*; *The American Prospect*; *Genetic, Social, and Psychology Monographs*; and *Industrial Relations*. He received his PhD in Economics from Boston College.

Faye Karp worked on this report while a graduate student at the John W. McCormack Graduate School of Policy Studies at the University of Massachusetts Boston. She holds a BA in Economics from Brandeis University and an MS in Public Policy from the University of Massachusetts Boston. Previously, she worked at the Center for Youth and Communities at Brandeis University's Heller School for Social Policy and Management where she conducted program evaluations of in- and after-school programs serving low-income youth. She recently co-authored a series of reports on the academic outcomes of English Language Learners enrolled in Boston Public Schools.

Preface

In 2003, The Immigrant Learning Center, Inc. (ILC) launched a public education initiative to raise the visibility of immigrants as assets to America. Spurred by certain anti-immigrant sentiments that were increasingly voiced after September 11, The ILC set forth to credibly document current economic and social contributions.

Central to this effort are ILC-sponsored research studies about immigrants as entrepreneurs, workers and consumers. To provide thoughtful and substantive evidence that immigrants are vital contributors to our nation and to our state, The ILC commissioned teams of university researchers to examine immigrants' contributions in their various roles and to present those contributions within larger economic and social frameworks. Three studies about immigrant entrepreneurs, one study about immigrant homebuyers and one study about immigrant workers in the Massachusetts health care sector have been published to date.

Massachusetts Immigrants by the Numbers: Demographic Characteristics and Economic Footprint is the first ILC-commissioned study that looks across the contributions that immigrants make in all their roles as members of the Massachusetts community. It is a groundbreaking study that provides basic and new data about Massachusetts immigrants including pioneering compilations of data about immigrants as tax payers and consumers. This one report provides a comprehensive picture of immigrants' characteristics and their contributions as well as challenges to their effective integration into the economic and social life of the state.

The ILC hopes that this study will reinforce its continuing mission to raise the visibility of immigrants as critical contributors to the nation and to the Commonwealth. We hope that its data and insight will inform policy and will promote thoughtful dialogue about key roles played by immigrants.

Diane Portnoy, Co-Founder and Director
The Immigrant Learning Center, Inc.

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June 2009

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INTRODUCTION:
MASSACHUSETTS IMMIGRANTS:
DEMOGRAPHIC CHARACTERISTICS AND ECONOMIC FOOTPRINT

For the purposes of this report, the terms foreign-born and immigrant are used interchangeably.

Foreign-born is the term used by official data sources.

Immigrants have played vital roles in building and sustaining the economic and civic life of Massachusetts throughout its history. In 2007, 14.1 percent of Massachusetts' residents were immigrants and were increasingly drawn from Latin America and Asia. Like immigrants from across the decades of American history, these immigrants come to seek economic opportunities for themselves and their families. As the demographic composition of the state has shifted, Massachusetts has undoubtedly enjoyed the benefits of a more diverse population as well as faced challenges in integrating these newcomers fully and equally into the communities they inhabit.

The growth in new immigrants has been accompanied by debates about the impact of immigration especially in the economic sphere. Passions understandably tend to run high in these exchanges. Reliable facts and data, on the other hand, often get shunted aside. This report addresses this tendency by bringing vital information into the center of the immigration debate. The focus here is on data related to the foreign-born population residing in Massachusetts. More specifically, the purpose of this report is to paint with numbers a picture of the economic and fiscal impact of immigrants in Massachusetts.

The analysis presented in this report is guided by the following questions:

- How do immigrants compare demographically—in terms of race and ethnicity, age, educational attainment, place of residence, etc.—to native-born residents?
- How many and what kinds of jobs do immigrants hold?
- What proportion of income, consumer spending, and tax revenue do immigrants represent?
- Do immigrants utilize social programs proportionate or disproportionate to their share of the population?
- How do recently-arrived immigrants compare to those who have been in this country longer?

In order to address these questions, this report presents a comparison between the foreign-born (recent and established immigrants) and native-born populations along the following dimensions: demographic characteristics, income, industry and occupation, contribution to state and local taxes and certain social costs.

Several notable findings emerge from this inquiry. On the whole, established immigrants (in the U.S. for 10 or more years) and natives are very much alike. In terms of basic measures of success such as income, or social standing such as education, the differences identified are small. Given a long-term historical perspective, this should not be surprising since the overwhelming majority of Americans are descendants of immigrants.

That does not mean, however, that the differences that *do* exist are not important. The differences can be tallied into two groups: strengths and challenges. The strengths and assets that immigrants bring include population and labor force growth, technology and science-based skills, youth and diversity. Massachusetts is a slow-growing state in terms of population. The fact that net international immigration is positive and countervails the net out-migration from Massachusetts to other states means that immigrants play an important role in providing the Commonwealth with both the current and future labor force that it needs to remain competitive in the world economy. Between 1980 and 2004 the share of immigrants in the state's labor force grew from 8.8 percent to 17 percent (Sum et al, 2005).

This immigrant workforce is younger than natives and comprises a disproportionate share of the young working age population. In 2007, immigrants accounted for 21.6 percent of the labor force between the ages of 25 and 44. This is significant because these workers will be here to fill the jobs that retiring baby boomers will soon vacate. They will also be earning more income and paying more taxes at the same time the older

generation will be earning less and consequently paying fewer taxes. Moreover, the state's economic competitiveness is based on technology, science and knowledge; immigrants currently provide appropriate skills and knowledge to a greater extent than do natives. In short, immigrants are critical to the sustainability of the Massachusetts workforce.

The challenges that many recent immigrants face include poverty, limited English language skills and low educational attainment among some groups. The incidence of poverty for recent immigrants is significantly greater than for natives. This poverty is associated with limited English speaking ability and the lack of a secondary education for some and also reflects the struggle to adjust to a new language, a new culture and a new economy. The geographic concentration of recent immigrants into several urban areas in Eastern Massachusetts means that poverty is also concentrated geographically. This potentially strains the ability of the affected municipalities to address it and provides a challenge to state government in committing and delivering resources to the children and families that need both public support and human capital investments.

Nevertheless, differences between all immigrants and natives in tax payments and receipt of social services and transfer payments (food stamps, public assistance, Social Security, etc.) are small. Because they own less property, have fewer investments and overall lower incomes, immigrants tend to pay somewhat less overall in taxes than natives. But they pay into the state income tax system at a higher rate than their percentage of the population. Immigrants do send more children to the public schools but are institutionalized at significantly lower rates than are natives. On net, immigrants receive fewer transfer payments than natives.

Finally, although this study does not fully explore diversity, there are manifold cultural influences that both established and recent immigrants bring. These cultural influences are welcomed and valued by an

educated society that enjoys diversity in arts, languages, food, traditions and other aspects of culture. And immigrants, with their intimate understanding of diverse cultures and wide-ranging contacts, will continue to enhance Massachusetts' ability to compete in an increasingly globalized economy.



METHODOLOGY

Unless otherwise stated, all information, tables and charts in this report refer to Massachusetts. The analysis draws primarily upon the United States Census Bureau's American Community Survey (ACS) Public Use Micro Sample (U.S. Census Bureau, 2006). The ACS is an annual, nationwide survey that collects demographic, socio-economic and housing data from a sample of housing units. In recent years, the sampling rate has been about 1 percent. Most of the information and analysis is based on direct tabulations of the 2007 ACS, but some estimates are made using the ACS in combination with other sources of data or information. In particular, simulators for income and sales taxes were constructed to be used with the ACS using aggregate data for tax year 2005 from the Massachusetts Department of Revenue for income taxes and the 2006 Consumer Expenditure Survey of the Bureau of Labor Statistics for sales taxes (U.S. Department of Labor, 2008). Other sources of information are cited as they are presented.

This report defines the "foreign-born" population as all people who were born outside the United States, either naturalized citizens or non-United States citizens. The "native-born" population is defined here as all people born in the United States, Puerto Rico or the United States Island Areas as well as persons born abroad by American parents. The terms "foreign-born" and "immigrant" are used interchangeably in this report.

"Recent" immigrants are defined as immigrants who entered the United States less than 10 years prior to the ACS survey, e.g., after 1997 for the 2007 ACS. "Established" immigrants are defined as all other immigrants who entered the United States 10 or more years prior to the ACS survey.

In enumerating households or tax-filing units, the household or tax filer is characterized as immigrant-headed if the household head, as defined by the ACS, is an immigrant regardless of the nativity of the head's spouse.

In enumerating children living in immigrant-headed households, they are counted as native if they were born in the United States. In considering immigrants' use of public K-12 education, however, only the immigration status of the household's head is considered since public education is treated here as a service provided to the household.

DEMOGRAPHICS

Total Population

Citizenship

Place of Residence

Region of Birth

Age

Race and Ethnicity

Gender

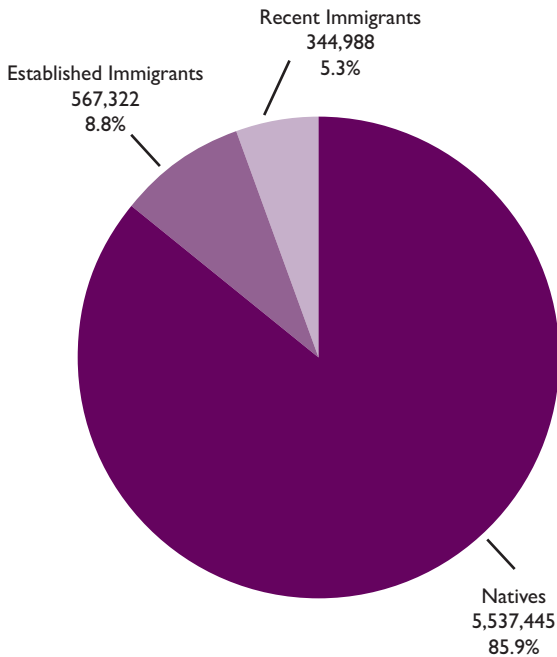
Marital Status

Educational Attainment and English-Speaking Ability

Total Population

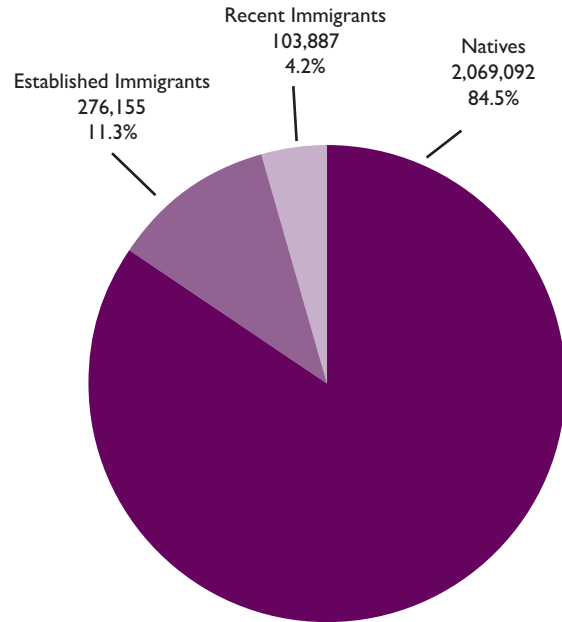
There were 912,310 immigrants in Massachusetts in 2007 comprising 14.1 percent of the state's population of 6,449,755. This population count includes all persons living in households, institutional or non-institutional group quarters, military or civilian. Of these immigrants, 567,322, or 8.8 percent of the population, were established immigrants who had lived in the United States for 10 or more years. Five point three (5.3) percent or 344,988 of the population were recent immigrants who had lived in the United States less than 10 years (Figure 1).

Figure 1
Massachusetts Population
by Immigrant Status, 2007
 Source: American Community Survey, 2007 PUMS



In terms of households, there were 380,042 immigrant-headed households in Massachusetts in 2007 comprising 15.5 percent of the state's total number of 2,449,134 households. These household counts exclude the population living in group quarters (Figure 2).

Figure 2
Massachusetts Households by
Immigrant Status, 2007
 Source: American Community Survey, 2007 PUMS

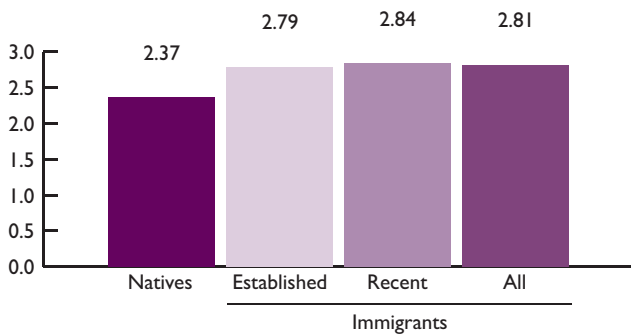


Immigrant-headed households are larger than native households on average with 2.81 persons per household in 2007 versus 2.37 for native-headed households.

Approximately half of this difference of .44 persons in average household size is due to the number of children. Immigrant-headed households had .92 children on average or .20 more children per household than native-headed households. Children here are defined as the children, grandchildren or the foster children of the household head who were under 18 years of age (Table 1). This difference has important consequences for public K-12 school enrollment as seen later.

Most of the rest of the difference is due to the number of workers. Immigrant-headed households had 1.50 persons in the labor force on average or .20 more working persons per household than native-headed households. Given recent immigrants' lower personal incomes (presented later), this difference has helped immigrant households to afford the high-cost of housing in Massachusetts.

Table I
Massachusetts Persons by Household
 Source: American Community Survey, 2007 PUMS



Citizenship

In 2007, 47.7 percent of the foreign-born in Massachusetts were naturalized citizens. Two-thirds or 66.7 percent of these naturalized citizens were established immigrants. Because one cannot apply for citizenship until they have been in the U.S. for five or more years, only 16.6 percent of recent immigrants had acquired citizenship.

Place of Residence

Immigrants are concentrated to a greater extent than natives in Boston and close suburbs and in other urban areas in the eastern part of the state. The City of Boston alone accounts for 18.6 percent of the immigrant, non-institutionalized population and 17.6 percent of immigrant households in 2007. Over 50 percent of the immigrant population—as well as households—lived in 14 of the state’s 52 Public Use Micro Areas (PUMAs) presented here in order of the number of immigrant residents:¹

- Boston (consists of 5 PUMAs)
- Waltham/Arlington
- Newton/Brookline
- Lawrence/Methuen
- New Bedford/Dartmouth
- Lynn/Saugus
- Worcester
- Somerville/Everett
- Malden/Medford
- Quincy/Milton

Boston is not only the most populous municipality in terms of the immigrant population, but it is also one of the most concentrated. Statewide, immigrants account for 14.1 percent of all persons² and 15.5 percent of all households. But in Boston, they account for 27.8 percent of all persons and 29.1 percent of households with a concentration ratio of 1.96. In other words, 96 percent more immigrants live in Boston than would be the case if the geographic distribution of immigrants and natives across the state were identical.

In terms of the concentration ratio, the Somerville/Everett and Cambridge PUMAs are the most concentrated with more than twice the number of immigrant persons one would expect if the geographic distribution of immigrants and natives were identical. Their concentration ratios are 2.06 and 2.02 respectively. In terms of immigrant households, the Lynn/Saugus PUMA is the most concentrated with a concentration ratio of 2.03. The difference between the concentration of immigrant persons and households reflects two things. One is that students living in dormitories are not counted as households but are counted as persons. This explains why Somerville and Cambridge rank so high on the person measure. The other is that the vast majority of

¹ PUMAs are geographic areas containing about 100,000 persons and consist of contiguous municipalities. The exception is Boston which, because of its size, consists of 5 PUMAs. In this document, the PUMAs are named according to the top two most populous municipalities contained in the PUMA according to the 2000 Census population. A PUMA with a single name consists of a single municipality.

² In this section, person counts exclude those living in institutions (for example, nursing homes or prisons), but include those living in non-institutionalized group quarters (for example, college dormitories). Household counts exclude all persons living in group quarters—both institutionalized and non-institutionalized.

children of immigrants are natives. In family-oriented communities, the concentration measures of persons will be less than concentration measures of households. Therefore, often the most meaningful measure of population concentration is that for households, which will be used in the remainder of this section.

Following the Lynn/Saugus and Boston PUMAs, additional PUMAs with high concentrations of immigrant households were geographically distributed in the following cities:

Malden/Medford	1.86
Lawrence/Methuen	1.85
Somerville/Everett	1.84
Lowell	1.78
Cambridge	1.72
Framingham/Natick	1.61
Newton/Brookline	1.60
Quincy/Milton	1.58

PUMAs located in the Cape and coastal regions and the western parts of the state tend to have low concentrations of immigrant households. The following PUMAs have about half or less of the number of immigrant households one would expect if immigrants and natives were geographically distributed identically:

Amherst/Northampton	.51
Leominster/Fitchburg	.49
Barnstable/Yarmouth	.47
Weymouth/Hingham	.42
Bridgewater/Easton	.39
Franklin/Foxborough	.36
Falmouth/Bourne	.36
Southbridge/Webster	.34
Gloucester/Newburyport	.28
Plymouth/Marshfield	.27
Pittsfield/North Adams	.27
Greenfield/Athol	.23

Recent immigrant households tend to be concentrated in the same PUMAs as established immigrants but there are differences. Recent immigrants are even more concentrated in the Cambridge and Malden/Medford PUMAs, with concentration ratios of 2.65 and 2.47 respectively. They are also much more concentrated in Worcester than are established immigrants with a concentration ratio of 1.81 versus 1.08 for established immigrants. And, perhaps surprisingly, they are much less likely to live in the Lawrence/Methuen and New Bedford/Dartmouth PUMAs than are established immigrants. Concentration ratios are 1.00 vs. 2.17 for established immigrants in the Lawrence/Methuen PUMA and .58 vs. 1.57 for established immigrants in the New Bedford/Dartmouth PUMA.

The 2005-2007 American Community Survey (ACS) provides population estimates at the municipal level for those municipalities of 20,000 or more residents. According to the ACS tables, Chelsea has the highest concentration of immigrants followed in order by Malden, Lawrence, Everett, Lynn and Cambridge. The proportion of the population who are immigrants in these six cities ranges from 28.3 percent in Cambridge to 37.4 percent in Chelsea, and the concentration ratios vary from 2.00 in Cambridge to 2.63 in Chelsea. The population, proportion and concentration of immigrants in the top 20 municipalities are presented in Table 2.

Table 2:
The Massachusetts Foreign-Born Population by Municipality for the
Top 20 in Terms of Concentration, 2005-2007

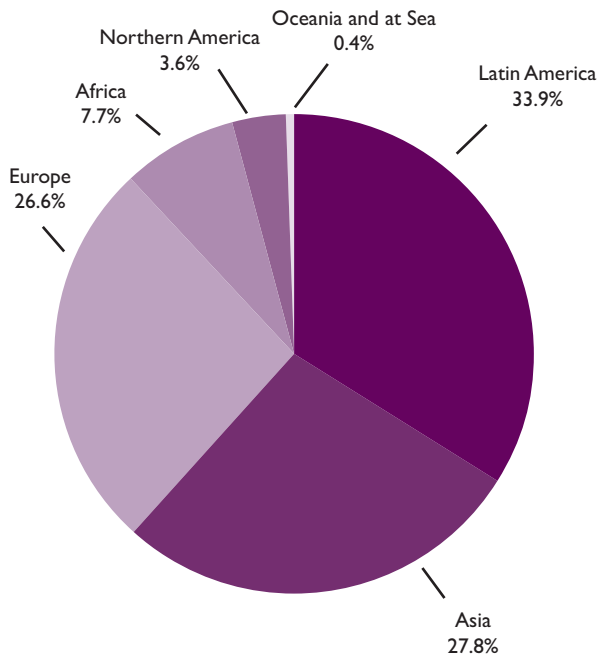
Source: American Community Survey, Multi-Year Estimates, 2005-2007

Place	Total	Number of Foreign-Born	% Foreign-Born	Concentration Ratio
Massachusetts	6,437,759	913,417	14.2	1.00
Chelsea City	33,027	12,340	37.4	2.63
Malden City	56,331	20,164	35.8	2.52
Lawrence City	71,319	25,086	35.2	2.48
Everett City	39,812	13,126	33.0	2.32
Lynn City	86,922	25,687	29.6	2.08
Cambridge City	91,867	26,032	28.3	2.00
Boston City	600,980	166,226	27.7	1.95
Somerville City	70,801	19,163	27.1	1.91
Randolph CDP	29,422	7,863	26.7	1.88
Lowell City	100,659	26,543	26.4	1.86
Framingham CDP	63,083	16,160	25.6	1.81
Revere City	55,942	14,198	25.4	1.79
Quincy City	84,368	21,322	25.3	1.78
Brockton City	94,994	22,463	23.6	1.67
Waltham City	58,989	13,864	23.5	1.66
Milford CDP	26,407	6,155	23.3	1.64
Brookline CDP	58,529	13,608	23.3	1.64
Watertown City	30,954	7,067	22.8	1.61
Norwood CDP	28,599	6,169	21.6	1.52
New Bedford City	93,812	20,150	21.5	1.51

Region of Birth

The vast majority of immigrants originated in roughly equal proportions from Latin America, Europe and Asia (Figure 3). Latin America includes the Caribbean, Mexico, Central America and South America. Thirty-three point nine (33.9) percent were from Latin America, 27.8 percent from Asia and 26.6 percent from Europe. Of the remaining 11.7 percent of immigrants, 7.7 percent were born in Africa, 3.6 percent in North America and 0.4 percent from Oceania (which includes Australia and New Zealand).

Figure 3
Region of Birth of Massachusetts Immigrants
Source: American Community Survey, 2007 PUMS



Recent immigrants are significantly more likely to have come from Latin America than are established immigrants and significantly less likely to have come from Europe than established immigrants. Forty-two and one-half (42.5) percent of recent immigrants were born in Latin America versus 28.7 percent of established immigrants. Fourteen point nine percent (14.9) of recent immigrants were born in Europe versus 33.7 percent of established immigrants (Table 3). A more detailed regional breakdown is informative. Six regions accounted for

nearly two-thirds of the state's immigrants. In this plurality of immigrants, 14.2 percent were born in the Caribbean, followed by South America (11.8 percent), Southern Europe (11.6 percent), Eastern Asia (10.4 percent), Southeastern Asia (8.5 percent) and Central America (7.8 percent).

In terms of country of birth, the dozen most frequent countries of origin (declining in frequency with the most frequent first) were: Brazil, the Dominican Republic, China, Haiti, Portugal, India, Vietnam, Canada, Italy, El Salvador, Guatemala and Russia. The most frequent dozen countries of birth for established immigrants would exclude El Salvador and Guatemala but would include the Azores and Ireland. The most frequent dozen countries of recent immigrants would exclude Italy, Portugal and Russia but would include Mexico, Korea and Colombia.

Table 3:
Region of Birth of Massachusetts Immigrants
Source: American Community Survey, 2007 PUMS

World Region	Numbers			Percent of Total Immigrants		
	Established	Recent	Total	Established	Recent	Total
Caribbean	90,069	39,572	129,641	15.9	11.5	14.2
South America	33,824	74,135	107,959	6.0	21.5	11.8
Southern Europe	92,420	13,214	105,634	16.3	3.8	11.6
Eastern Asia	53,722	41,252	94,974	9.5	12.0	10.4
South Eastern Asia	54,664	22,796	77,460	9.6	6.6	8.5
Central America	38,827	32,365	71,192	6.8	9.4	7.8
Eastern Europe	39,119	20,426	59,545	6.9	5.9	6.5
South Central Asia	31,599	26,360	57,959	5.6	7.6	6.4
Northern Europe	37,902	8,467	46,369	6.7	2.5	5.1
Northern America	26,286	6,366	32,652	4.6	1.8	3.6
Western Europe	20,714	8,912	29,626	3.7	2.6	3.2
Western Africa	14,405	13,952	28,357	2.5	4.0	3.1
Western Asia	12,426	9,752	22,178	2.2	2.8	2.4
Eastern Africa	7,533	9,840	17,373	1.3	2.9	1.9
Northern Africa	7,072	8,547	15,619	1.2	2.5	1.7
Africa, Not Specified	1,475	4,292	5,767	0.3	1.2	0.6
Australia and New Zealand	1,637	858	2,495	0.3	0.2	0.3
Southern Africa	1,074	1,211	2,285	0.2	0.4	0.3
Asia, Not Specified	629	806	1,435	0.1	0.2	0.2
Europe, Not Specified	773	315	1,088	0.1	0.1	0.1
Micronesia	492	491	983	0.1	0.1	0.1
South America, Not Specified	341	430	771	0.1	0.1	0.1
Middle Africa	0	629	629	0.0	0.2	0.1
Polynesia	319	0	319	0.1	0.0	0.0
Total	567,322	344,988	912,310	100.0	100.0	100.0

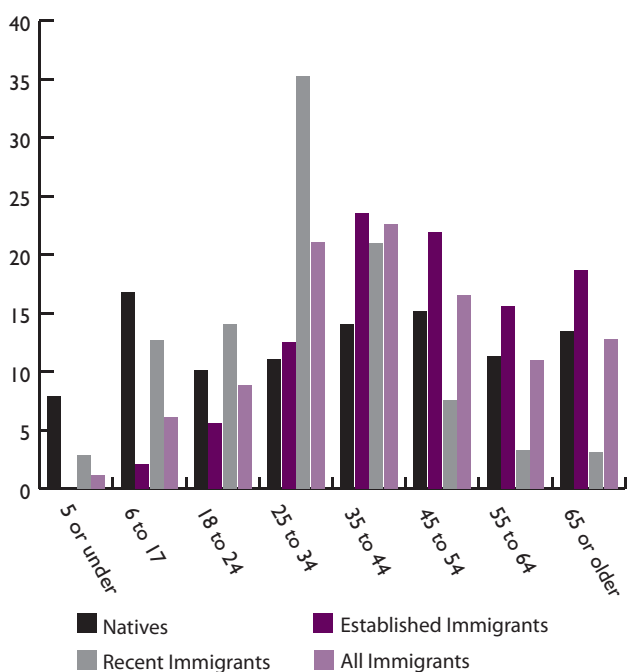
The outstanding characteristic of age is the relative abundance of immigrants in the young, working age category of 25 to 44 years of age. This demographic is favorable to the state's economic development since it provides the potential replacement for the upcoming surge in retirements of baby boomers.

Age

The best way to characterize the age distribution of immigrants is to compare established and recent immigrants. On a household basis, established immigrants and natives are similar in age but recent immigrants are much more likely to be younger than natives.

However, if one were to focus solely on immigration status, which depends upon where one was born, then the age distributions of established immigrants and natives would also appear to be quite different. This is because the children of immigrants who were born after their parents arrived in the United States are populating the native-born population. Table 4 below focuses on age distribution by individuals' immigration status (foreign-born status).

Table 4
Massachusetts Age Distribution
by Immigration Status
 Source: American Community Survey, 2007 PUMS



Immigrants are much more likely to be between 25 and 44 years of age than natives, are about equally likely to be 45 or older than natives but are much less likely to be under 18 than natives. When one compares immigrants based on their length of residence in the United States, a different picture emerges. Established immigrants are much more likely than natives to be middle-aged or elderly (between 35 and 64 years of age or older than 64), are about equally likely as natives to be in the 25-34 age range but are much less likely than natives to be under 25. Recent immigrants, however, are much more likely to be between 18 and 44 years of age than natives, especially in the age category 25 to 34. But they are much less likely to be 45 or older or to be under 18 than are natives.

When considering the social cost of educating children or funding the social security system (which involves inter-generational transfer payments), it may make more sense to classify the children of immigrants living at home with their parents as immigrants, regardless of where they were born. If one were to assign the children living at home the immigration status of the household head, then a different picture of the age distribution emerges as shown in Table 5. On this basis, the age distributions of natives and established immigrants are very similar. Recent immigrants, however, are much more likely to be between 25 and 44 years of age than are natives and much less likely to be 45 or older. Recent immigrants are about equally likely to be under 18. Since recent immigrant parents are younger than native parents on average, so are their children. Therefore, there is a higher proportion of recent immigrants in the 5 or under age category than natives but a smaller proportion in the 6 to 17 age category.

Table 5
Age Distribution by Immigration Status, with Children Assigned the Immigration Status of the Household Head
 Source: American Community Survey, 2007 PUMS

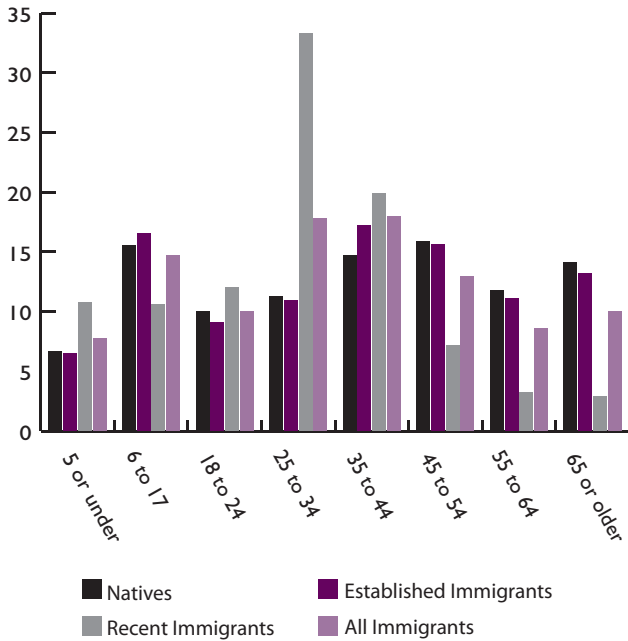
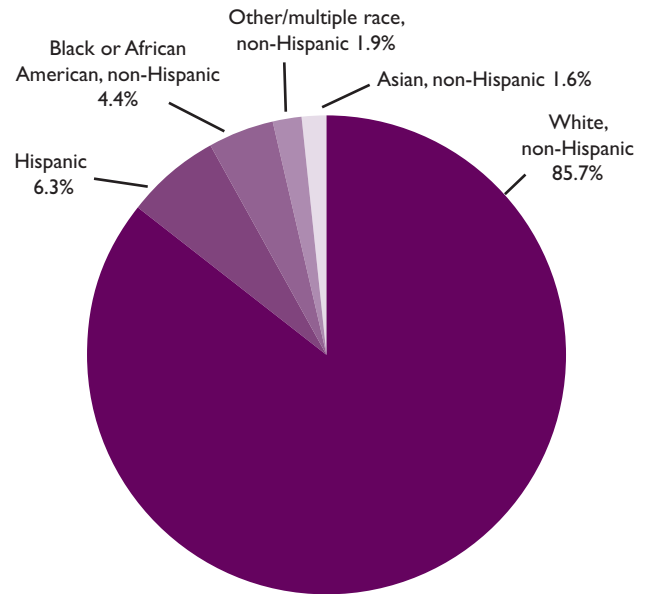


Figure 4
Race/Ethnicity Composition, Massachusetts Natives, 2007
 Source: American Community Survey, 2007 PUMS



The outstanding characteristic of age is the relative abundance of immigrants in the young, working-age category of 25 to 44 years of age. This demographic is favorable to the state’s economic development since it provides the potential replacement for the upcoming surge in retirements of baby boomers, which is expected to accelerate in 2011 as the first boomers reach age 65. This young age cohort also provides an offset to the growing “dependency ratio”—the proportion of the population that, due to age, health, etc., is not working but which draws resources from funds supplied by the working population.

Race and Ethnicity

The difference in racial and ethnic composition between natives and immigrants is striking as shown in Figures 4 and 5. Eighty-five point seven (85.7) percent of Massachusetts natives classify themselves as White, non-Hispanic while only 39.6 percent of immigrants classify themselves as such. Immigrants are much more

Figure 5
Race/Ethnicity Composition, Massachusetts Immigrants, 2007
 Source: American Community Survey, 2007 PUMS

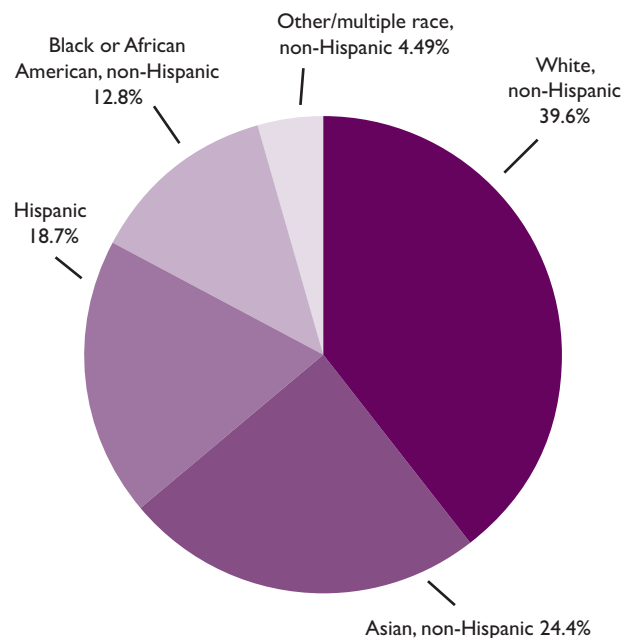


Table 6:
Distribution of the Massachusetts Population by Sex, 2007
Source: 2007 American Community Survey PUMS

	Natives	Percent of all Immigrants			% Total MA Population
		Established	Recent	All	
Male	48.4%	47.6%	51.5%	49.1%	48.5%
Female	51.6%	52.4%	48.5%	50.9%	51.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Table 7:
Distribution of the Massachusetts Population 15 Years or Older by Marital Status, 2007
Source: 2007 American Community Survey PUMS

	Natives	Percent of all Immigrants			% Total MA Population
		Established	Recent	All	
Married, spouse present	44.3%	54.1%	44.4%	50.7%	45.3%
Married, spouse absent	1.7%	5.2%	10.4%	7.0%	2.6%
Widowed	6.4%	7.1%	1.2%	5.1%	6.2%
Divorced	9.6%	8.7%	3.3%	6.8%	9.2%
Separated	1.5%	3.8%	1.9%	3.1%	1.8%
Never married	36.4%	21.1%	38.8%	27.3%	34.9%
Total 15+	100.0%	100.0%	100.0%	100.0%	100.0%

likely to be Asian, non-Hispanic (24.4 percent versus only 1.6 percent for natives). They are also about three times as likely to be Black or African American, non-Hispanic (12.8 for immigrants versus 4.4 percent for natives) or to be Hispanic (18.7 percent for immigrants versus 6.3 percent for natives).

Recent immigrants are less likely to be White, non-Hispanic than are established immigrants (32.2 percent versus 44.2 percent). They are somewhat more likely to be Hispanic, Asian, Black or of another or mixed race than are established immigrants.

Gender

As shown in Table 6, the state's total population is comprised of slightly more females (51.5 percent) than males. This pattern also holds true when comparing the native-born and foreign-born populations although a slightly higher proportion of recent immigrants are male (51.5 percent) than are female (48.5 percent).

Marital Status

Among those 15 years of age or older, a higher proportion of immigrants are married (57.7 percent) than are natives (46 percent) as shown in Table 7. The proportions of persons who are widowed, divorced or separated are similar for natives and established immigrants. Established immigrants are less likely to have never been married than are natives (21.1 percent versus 36.4 percent). Recent immigrants, who are younger than natives, have about the same proportion of never-married persons as natives but a significantly smaller proportion of those who are widowed, divorced or separated than do natives. Married recent immigrants are much more likely to be living apart from their spouse than are natives or established immigrants. This reflects a situation where many spouses remain in their country of origin because U.S. immigration policies prevent them from emigrating to the U.S.

Table 8:
Educational Attainment for Massachusetts Persons 25 or Older, 2007
 Source: 2007 American Community Survey PUMS

	Natives	Percent of all Immigrants			% Total MA Population
		Established	Recent	All	
Less than High School graduate	8.7%	27.9%	19.6%	25.2%	11.6%
High school graduate	28.2%	23.1%	25.8%	24.0%	27.4%
Some college, no degree	16.4%	10.9%	10.7%	10.9%	15.4%
Associate's degree	7.9%	6.1%	3.5%	5.3%	7.4%
Bachelor's	23.0%	16.2%	19.6%	17.3%	22.0%
Master's	11.7%	9.6%	12.8%	10.6%	11.5%
Professional school degree	2.5%	2.7%	3.1%	2.8%	2.6%
Doctorate	1.6%	3.5%	4.9%	3.9%	2.0%
Addendum: Master's or higher	15.9%	15.9%	20.8%	17.4%	16.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Table 9:
Educational Attainment for Massachusetts Persons 25-39 Years Old, 2007
 Source: 2007 American Community Survey PUMS

	Natives	Percent of all Immigrants			% Total MA Population
		Established	Recent	All	
Less than High School graduate	5.4%	13.6%	14.2%	13.9%	7.3%
High school graduate	23.6%	21.5%	25.5%	23.7%	23.6%
Some college, no degree	17.0%	14.1%	11.3%	12.5%	15.9%
Associate's degree	7.6%	7.2%	3.0%	4.8%	7.0%
Bachelor's	30.7%	24.1%	22.0%	22.9%	28.9%
Master's	12.0%	12.9%	15.0%	14.1%	12.5%
Professional school degree	2.3%	3.6%	3.4%	3.4%	2.6%
Doctorate	1.4%	3.3%	5.6%	4.6%	2.1%
Addendum: Master's or higher	15.7%	19.7%	24.0%	22.1%	17.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Table 10:
Ability to Speak English, Massachusetts Persons 5 Years or Older, 2007
Source: 2007 American Community Survey PUMS

	Natives	Percent of all Immigrants			% Total MA Population
		Established	Recent	All	
Only English	90.4%	24.0%	13.5%	20.0%	79.9%
Very well	7.3%	36.0%	33.3%	35.0%	11.5%
Well	1.4%	19.5%	24.2%	21.3%	4.4%
Not well	0.7%	14.8%	18.5%	16.2%	3.0%
Not at all	0.2%	5.6%	10.6%	7.5%	1.3%
Total 5 or older	100.0%	100.0%	100.0%	100.0%	100.0%

Educational Attainment and English-Speaking Ability

As Table 8 shows, adult immigrants are likely to be both less highly educated and more highly educated than natives. For persons 25 years of age or older, a higher proportion of immigrants (25.2 percent) have less than a high school degree than do natives (8.7 percent). At the other end of the spectrum, a higher proportion of immigrants have advanced degrees. Seventeen point 5 (17.5) percent hold master’s degree or higher than do natives (15.9 percent). This difference is especially striking at the doctoral level where 33.9 percent of all doctorates in the state are held by immigrants despite the fact that they comprise only 17.5 percent of the population 25 years or older. This characteristic accounts for their disproportionate share in the state’s science and technology sector as documented in studies such as Borges-Mendez et al (2009) and Monti et al (2007) on the role of immigrants in the health and biotechnology sectors. Moreover, the relative abundance of immigrants at the upper end of the educational spectrum is particularly striking for recent immigrants where 20.8 percent have advanced degrees.

The young, working-age cohort (between 25 and 39 years of age) is thought by many to be a critical demographic segment for the state’s economic growth (Brome (2007). As shown in Table 9, the patterns for this age group are similar to the overall population of 25 years or older in that immigrants over-represent both those

with less than a high school education as well as those with an advanced degree. At the upper end, the relative attainment of immigrants is even more striking, particularly among recent immigrants, with 24 percent having a master’s degree or higher compared to 15.7 percent of natives. Of all the doctorates held by Massachusetts residents in this age cohort, just over half—50.3 percent—are held by immigrants. This younger age cohort will bring many years of labor force participation as well as their educational backgrounds and skills that will be crucial to the state’s economic competitiveness.

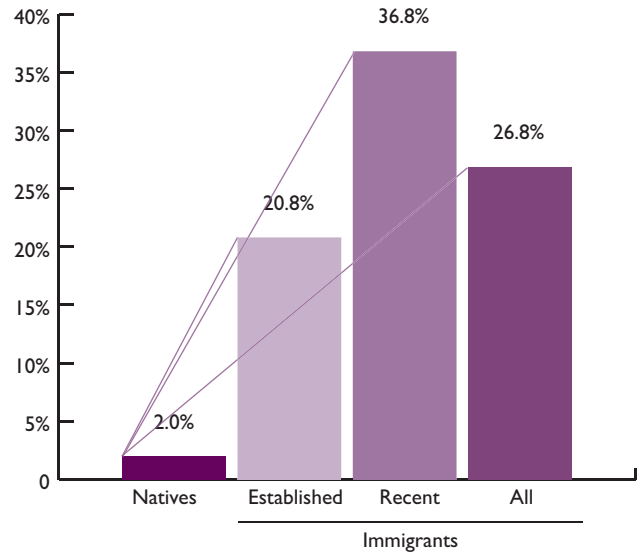
The ability to speak English fluently contributes to economic success. Understandably, a much smaller proportion of immigrants speak only English or speak English very well than natives (55 percent of immigrants 5 years or older versus 97.7 percent of natives). For most immigrants, English is a second language and often a third or fourth language. Few immigrants arrive on America’s shores speaking perfect English, let alone having strong skills in English reading and writing. The standard of “speaking English very well” separates those who perform as well in written English as native English speakers and those who “could be labeled as having limited English proficiency” (Siegel et al, 2001, p. 2). At the bottom end of the spectrum, 23.7 percent of immigrants characterize themselves as either not speaking English well or not speaking English at all. The language issue is especially significant for recent immigrants for whom only 46.8 percent speak English

At the upper end, the [educational] attainment of immigrants is even more striking, particularly among recent immigrants, with 24 percent having a master’s degree or higher compared to 15.7 percent of natives. Of the doctorates held by Massachusetts residents in this age cohort, just over half—50.3 percent—are held by immigrants. This younger age cohort will bring many years of labor force participation as well as their educational backgrounds and skills that will be crucial to the state’s economic competitiveness.

very well or only speak English and for whom 29.1 percent do not speak English well or do not speak it at all (Table 10).

Another measure of this problem is “linguistic isolation.” A household is linguistically isolated if there are no persons 14 years or older in the household who can speak English very well (Siegel et al, 2001, pp. 2-3). Across the centuries of immigration, English fluency for households often did not occur until the second generation had attained maturity. But linguistic isolation can make it difficult for such households to cope and succeed economically. As shown in Table 11, 26.8 percent of persons live in such linguistically isolated households. For recent immigrants, the figure is 36.8 percent.

Table 11
Percent of Massachusetts Persons Living in Linguistically-Isolated Households, 2007
 Source: 2007 ACM PUMS





ECONOMIC FOOTPRINT: INCOME, POVERTY, JOBS AND HOUSING

Income

Poverty Status

Employment Status

Major Industry and Occupation

Home Ownership

Rent

Cost of Housing

Cost of Housing and Household Density

Income

Immigrants received \$29.6 billion in personal income in 2007, which is 14 percent of the state total of \$211.5 billion in personal income. They comprised 16.5 percent of the population 15 years and older (the age for which the ACS records income). Overall, immigrants have smaller incomes on average than do natives. This difference is due to the lesser likelihood of immigrants receiving non-earned income from such sources as investments and Social Security. Among those with positive income, immigrants' overall income averaged \$39,600 per person versus \$45,700 for natives or 13.4 percent less than natives. However, established immigrants earned nearly the same (\$47,200 or 1.3 percent less) than natives. Recent immigrants' average wages and salaries were \$33,600 or 29.8 percent less than that of natives. This is likely due to their struggles as they adapt to a new country, culture and economy.

Personal income in the ACS includes the following eight categories:

1. wages and salaries including commissions, bonuses and tips;
2. self-employment income from non-farm or farm businesses including proprietorships and partnerships;
3. interest, dividends, net rental income, royalty income or income from estates and trusts;
4. Social Security or Railroad Retirement;
5. Supplemental Security Income (SSI);
6. public assistance or welfare payments from the state or local welfare office;
7. retirement, survivor or disability pensions;
8. any other income received regularly such as Veterans' (VA) payments, unemployment compensation, child support or alimony.

Roughly equal proportions of immigrants and natives earned income in the form of wages and salaries or self-employment (71.9 percent of immigrants versus 71.5 percent of natives). Recent immigrants were somewhat more likely to have earned income (wages

and salaries) than natives (74.2 percent) and established immigrants somewhat less likely (70.6 percent).

The story for self-employment is somewhat different. Fewer immigrants than natives had self-employment income (5.9 percent of immigrants versus 6.6 percent of natives) but there was parity in average self-employment incomes of \$35,100 for both immigrants and natives. Established immigrants were nearly as likely to be self-employed as natives; 6.3 percent were self-employed and earned an average of \$41,700. This is 18.8 percent more than natives. Recent immigrants' self-employment average income was substantially lower than that of natives (\$20,100 or 42.6 percent less than that of natives).

Immigrants were much less likely to receive "property" income—interest, dividends, rents, royalties or trust income. Only 13 percent of immigrants received such income versus 20 percent of natives. Only 6.3 percent of recent immigrants received property income versus 16.6 percent of established immigrants. Average amounts received by immigrants were also less (\$11,000 for immigrants or 15.6 percent less than the average of \$13,000 received by natives). Since this income is a return on wealth, the implication is that immigrants are less wealthy than natives. This is partly due to the lower incomes of immigrants since wealth is the result of accumulated savings, but it is undoubtedly also due to a lower incidence and amount of inherited wealth.

Immigrants were also much less likely to receive retirement, survivor or disability pensions. Four point six (4.6) percent of immigrants received such income versus 10 percent of natives. This discrepancy is not explained by the difference in age distribution between immigrants and natives as only 24.2 percent of immigrants aged 65 or older received this income while almost double the percentage (42.8 percent) of similarly-aged natives received retirement income. For those who did receive this type of income, the average for immigrants of \$14,400 was 21.8 percent less than the \$18,400 for

natives. The lower incidence and size of pension incomes implies that elderly immigrants worked in jobs that were less likely to have these benefits or in jobs that provided lower retirement benefits. This is largely a reflection of the industrial and occupational composition of the jobs held by immigrants versus natives, a topic that will be explored in a following section.

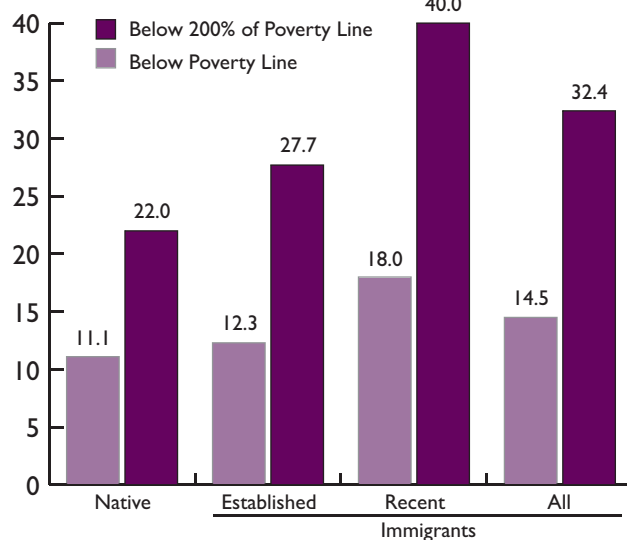
Immigrants also were less likely to receive other types of income including Veteran Administration (VA) payments, child support or alimony. Only 4.6 percent of immigrants received such income versus 7 percent of natives. The amounts received however, were similar. Social Security, Supplemental Security Income (SSI) and public assistance income are addressed below in the section on transfer income.

Poverty Status

As shown in Table 12, immigrants, especially recent immigrants, are more likely to be poor than are natives. Overall, 14.5 percent of immigrants were living below the poverty line in 2007 versus 11.1 percent of natives. Nearly a third (32.4 percent) of immigrants were living below 200% of the poverty line versus 22 percent of natives.

The gap is not large for established immigrants. Among this group, 12.3 percent were below the poverty line versus 11.1 percent for natives; 27.7 percent were below twice the poverty line versus 22 percent for natives. However, poverty is a fact of life for many recent immigrants. Eighteen (18) percent lived below the poverty line and 40 percent at less than 200 percent of the poverty line. These rates are nearly twice those of natives. Nevertheless, immigrants' reliance on public assistance income is about the same as for natives as seen in the transfer income section.

Table 12
Percent of Massachusetts Persons in Poverty
Source: American Community Survey, 2007 PUMS



Employment Status

As shown in Table 13, the overall employment status of immigrants and natives was similar in 2007 although somewhat more immigrants participated in the labor force. The differences that did exist were most striking for recent immigrants who were much more likely to be in the labor force than were natives (71.4 percent) and who were more likely to be unemployed (7.5 percent were out of work and looking for a job). These differences for recent immigrants reflect the need to work in order to afford the high cost of living in Massachusetts or to send remittances to family in their country of origin as well as the higher risk of unemployment that comes with less education and fewer skills among a significant number.

Major Industry and Occupation

As Tables 14 and 15 (pages 25-26) show, there are significant differences between the employment of immigrants and natives by industry, but there are also some fundamental similarities. Over half of employment for both natives and immigrants is accounted for by five industrial sectors: health care and social assistance; retail trade; educational services; manufacturing; professional, scientific and technical

Table 13:
 Employment Status, Massachusetts, 2007
 Source: 2007 American Community Survey PUMS

	Natives	Percent of all Immigrants		All
		Established	Recent	
Unemployment Rate	6.1%	5.1%	7.5%	5.9%
Labor Force Participation Rate	67.0%	66.3%	71.4%	68.1%

services. The largest industrial sector, health care and social assistance, employs about the same percentage of the native and immigrant workforce (14.1 percent of natives versus 15.2 percent of immigrants). A recent study by Borges-Mendez et al (2009) found that immigrants are clustered in both the high-and-low-skill ends of the health care spectrum filling critical vacancies as Medical Scientists and Physicians as well as Home Health Aides and Nursing Assistants.

A measure of the relative employment in each sector is given by the concentration ratio. This is calculated as the percentage of immigrants employed in that sector divided by the percentage of natives employed in that sector. For example, the concentration ratio in health care and social assistance is 1.08, meaning that that sector employs 8 percent more immigrants than it would have if the employment distribution of immigrants and natives were identical.

Sectors that have concentration ratios of more than 1.5 include administrative and support and waste management and remediation services (1.84), accommodation and food services (1.70) and manufacturing (1.52).

Sectors in which immigrants are highly underrepresented in concentration ratios are utilities (.31), government administration (.34), management of companies and enterprises (.40) and arts, entertainment and recreation (.43). Other industries in which immigrants are under-represented and which are significant because they employ significant proportions of the state's total workforce include retail trade (.71), wholesale trade

(.73), real estate and rental and leasing (.74), information (.76) and educational services (.81).

The occupational distribution of immigrants and natives reflects their educational attainment. Immigrants are overrepresented, relative to natives, at both the low-and-high-ends of the educational distribution. This is reflected in their occupational distribution. They are much more highly concentrated in occupations that require little education such as building and grounds cleaning and maintenance (2.56), production and manufacturing (2.27), farming, fishing and forestry/landscaping (2.50), healthcare support (2.20); and in occupations that require higher education such as life, physical, and social science occupations (1.61), computer and mathematical occupations (1.54) and architecture and engineering (1.25).

Homeownership

Just over half (50.8 percent) of immigrant-headed households were homeowners in 2007 versus 67.8 percent of native-headed households. The total value of immigrant owner-occupied homes was \$81.3 billion. The average home value of immigrant and native homeowners was very similar (\$421,000 for immigrants versus \$415,000 for natives). Median household value on the survey was the same for both immigrants and natives at \$350,000. These figures are approximate because of the wide value categories on the American Community Survey (ACS).

At first glance, it may seem surprising that the house value for immigrants and natives was so similar

Table 14:
Industrial Distribution, Massachusetts, 2007
Source: 2007 American Community Survey PUMS

	Natives	Percent of all Immigrants			Concentration
		Established	Recent	All	
Agriculture, Forestry, Fishing and Hunting	0.4%	0.4%	0.6%	0.5%	1.28
Mining	0.1%	0.0%	0.1%	0.0%	0.49
Utilities	0.6%	0.2%	0.2%	0.2%	0.31
Construction	6.3%	4.9%	9.9%	6.7%	1.06
Manufacturing	8.9%	15.3%	10.2%	13.4%	1.52
Wholesale Trade	3.0%	2.3%	1.9%	2.2%	0.73
Retail Trade	11.5%	8.5%	7.7%	8.2%	0.71
Transportation and Warehousing	3.2%	3.0%	2.2%	2.7%	0.86
Information	3.0%	2.3%	2.4%	2.3%	0.76
Finance and Insurance	6.2%	6.4%	3.0%	5.2%	0.84
Real Estate and Rental and Leasing	1.9%	1.9%	0.7%	1.4%	0.74
Professional, Scientific, and Technical Services	8.5%	6.9%	9.0%	7.7%	0.90
Management of Companies and Enterprises	0.1%	0.1%	0.0%	0.0%	0.40
Administrative and Support and Waste Management and Remediation Services	3.6%	5.4%	9.1%	6.7%	1.84
Educational Services	11.3%	8.6%	10.0%	9.1%	0.81
Health Care and Social Assistance	14.1%	17.7%	10.9%	15.2%	1.08
Arts, Entertainment, and Recreation	2.4%	1.0%	1.1%	1.0%	0.43
Accommodation and Food Services	6.1%	8.3%	14.1%	10.4%	1.70
Other Services (except Public Administration)	4.2%	4.9%	6.2%	5.3%	1.28
Government Administration	4.5%	2.0%	0.6%	1.5%	0.34
Total	100.0%	100.0%	100.0%	100.0%	1.00

given the lower average income of immigrants. Even recent immigrant homeowners' average house value was \$399,000. The explanation seems to be that immigrant homeowners are more likely to own two- or three-family homes perhaps to use rental income to help pay the mortgage. Only 69.8 percent of immigrant homeowners lived in single-family structures (attached or unattached) versus 83.4 percent of natives. Twenty one point two (21.2) percent of immigrant homeowners lived in 2-to-4-family structures versus 9.6 percent of native homeowners. The ACS does not indicate whether or not these are multiple-family homes or condos that the homeowner owns, but it is consistent with a higher share of two- and three-family ownership by immigrants.

Rent

The 49.2 percent of immigrant households who rented in 2007 paid \$2.3 billion in gross rents or an average of \$1,039 per month per rental unit. Gross rents include the value of heat, electric and water utilities paid by renters either as separate expenses or as included in rent paid to the landlord. Average monthly gross rents were somewhat more than the \$932 paid by natives.

Cost of Housing

The high housing costs in Massachusetts pose a significant burden on both established and recent immigrants. Immigrants, on average, spend about the same amount in monthly housing costs as natives (\$1,561 versus

Table 15:
Occupational Distribution, Massachusetts, 2007
Source: 2007 American Community Survey PUMS

	Natives	Percent of all Immigrants			Concentration
		Established	Recent	All	
Management Occupations	10.3%	8.0%	5.3%	7.0%	0.68
Business and Financial Operations Occupations	5.6%	4.5%	3.4%	4.1%	0.74
Computer and Mathematical Occupations	3.0%	4.5%	4.7%	4.6%	1.54
Architecture and Engineering Occupations	2.1%	2.8%	2.3%	2.6%	1.25
Life, Physical, and Social Science Occupations	1.5%	1.6%	3.7%	2.4%	1.61
Community and Social Services Occupations	1.9%	1.6%	0.4%	1.1%	0.59
Legal Occupations	1.5%	0.5%	0.7%	0.6%	0.39
Education, Training and Library Occupations	7.5%	5.7%	6.3%	5.9%	0.79
Arts, Design, Entertainment, Sports and Media Occupations	2.4%	1.6%	1.6%	1.6%	0.67
Health Care Practitioners and Technical Occupations	5.6%	5.3%	4.0%	4.9%	0.86
Health Care Support Occupations	1.9%	4.8%	3.3%	4.3%	2.20
Protective Service Occupations	2.2%	1.0%	1.1%	1.0%	0.46
Food Preparation and Serving Related Occupations	5.1%	5.9%	11.6%	8.0%	1.57
Building and Grounds Cleaning and Maintenance Occupations	2.9%	5.5%	10.7%	7.4%	2.56
Personal Care and Service Occupations	3.6%	4.3%	3.0%	3.8%	1.06
Sales and Related Occupations	11.8%	8.2%	8.1%	8.2%	0.69
Office and Administrative Support Occupations	14.8%	11.1%	7.3%	9.7%	0.66
Farming, Fishing and Forestry Occupations	0.2%	0.4%	0.7%	0.5%	2.50
Construction and Extraction Occupations	4.9%	4.4%	9.2%	6.1%	1.26
Installation, Maintenance and Repair Occupations	2.4%	2.2%	1.1%	1.8%	0.74
Production Occupations	4.3%	11.1%	7.2%	9.7%	2.27
Transportation and Material Moving Occupations	4.3%	4.8%	4.2%	4.6%	1.06
Military Specific Occupations	0.1%	0.0%	0.0%	0.0%	0.00
Total	100.0%	100.0%	100.0%	100.0%	1.00

\$1,552), despite the fact that a much smaller proportion are homeowners and that they have lower incomes on average. As is the case with natives, average monthly costs are higher for homeowners than renters (\$1,871 for immigrant homeowners versus \$1,083 for renters). The corresponding averages for natives are \$1,786 and \$1,059.

Homeowners tend to have higher incomes than renters, so much so that renters' monthly costs as a percent of income are higher than that of homeowners. The median housing cost as a percentage of income is

roughly similar for immigrants and natives. The median annual housing-cost as a share of household income is 31.5 percent for immigrant renters versus 31.1 percent for native renters and 23.6 percent for immigrant homeowners versus 23.2 percent for native homeowners.

This median disguises an important fact shown in Table 16. Many immigrant households face a difficult housing burden. Nearly one-third (30.6 percent) of immigrant homeowners and 41.2 percent of immigrant renters paid more than 40 percent of their income in housing costs. Among natives, 20.3 percent of homeowners and 37.4 percent of renters paid more than 40

The total value of immigrant owner-occupied homes was \$81.3 billion.

percent of their income in housing costs. Overall, considering both homeowners and renters, 35.8 percent of immigrants and 25.8 percent of natives paid more than 40 percent of their income in housing costs.

Cost of Housing and Household Density

Table 17 shows that household density for immigrants is another consequence of the high cost of housing in Massachusetts. In order to afford housing, immigrants tend to form households with more earners than natives. Therefore, their households are larger relative to the size of the house or apartment. Native households average .43 persons per room while immigrant households overall average .59 persons per room. Among recent immigrant households, the average is .71 persons per room. What is significant about these averages is the proportion of households that have more than one person per room. Less than 1 percent of native households and 3.4 percent of households of established immigrants have more than one person per room but 9.1 percent of households headed by recent immigrants do have this density.

Table 16
Massachusetts Housing Costs Greater Than 40% of Income

Source: American Community Survey, 2007 PUMS

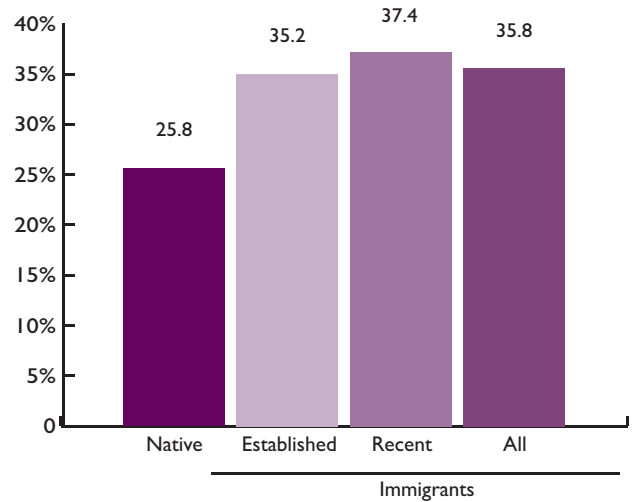
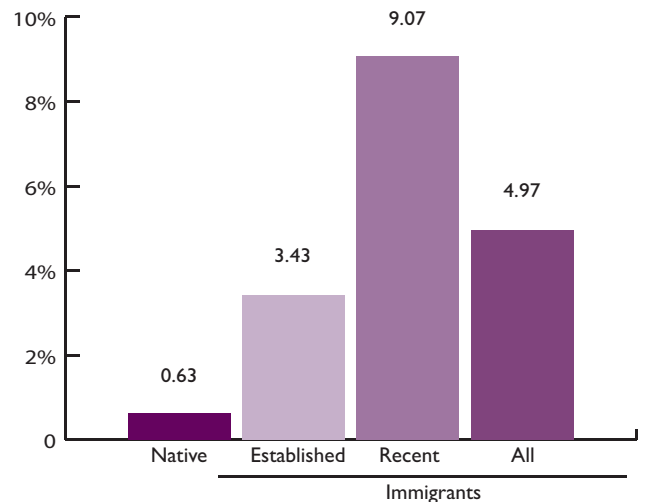


Table 17
Massachusetts Households with More Than One Person Per Room by Immigration Status

Source: American Community Survey, 2007 PUMS





ECONOMIC FOOTPRINT: STATE AND LOCAL TAXES

Income Taxes

Sales and Excise Taxes

Property Taxes

It is beyond the scope of this report to fully calculate the net fiscal impact of immigrants in Massachusetts to answer the question of whether immigrants contribute in taxes as much as they consume in social services. Studies that measure the net fiscal impact at the national level arrive at different conclusions. Some find a small net positive impact while others find a small net negative impact (Owens, 2008). This is not surprising since immigrants are not very different from natives in the characteristics that would affect the net fiscal impact. Furthermore, on net over the whole society, the net fiscal impact should be about zero since tax revenues in the aggregate should be roughly equal to social costs (total government spending).

Therefore, this report measures the relative share of taxes paid, services rendered and transfer income received of immigrants versus natives. The following sections present estimates of taxes paid and the amount of social services and transfer payments received for items that are readily estimated. The largest missing item is federal personal income taxes paid, but most other large components are accounted for including the following:

- State and local taxes:
 - o income taxes
 - o sales and excise taxes
 - o property taxes
- Social services
 - o public school enrollment
 - o institutionalization
- Transfer payments
 - o food stamps
 - o public assistance
 - o Supplemental Security Income
 - o unemployment compensation
 - o Social Security.

In summary, estimates show that while there are differences between natives and immigrants in the payment of taxes and receipt of social services and transfer payments, these differences are not great. Immigrants tend to pay somewhat less in state taxes because they have somewhat lower incomes, own less property and have less investment income. They send more children to public schools (although the vast majority of these children are natives) but are institutionalized at significantly lower rates than natives. They receive a higher share of some transfer payments, but a lower share of others, and on net, receive fewer transfer payments than natives.

Most of the differences that do exist in the net fiscal impact between immigrants and natives have nothing to do with immigration per se but have more to do with differences in income and age. As immigrants reside in this country longer, these differences tend to diminish as can be seen in the differences between established and recent immigrants.

Income Taxes

Immigrant-headed tax filers paid \$1.2 billion in Massachusetts state income taxes in tax year 2005 (see appendix A for the methodology used in constructing these estimates).

Table 18 shows that in tax year 2005, immigrant-headed households comprised 16.4 percent of state income tax filers, received 13.6 percent of total Massachusetts adjusted gross income among tax filers and paid 13 percent of state income taxes. Immigrants' lower average income tax payments (\$2,700 versus \$3,600 for natives) reflect their lower income due to lower wages and less investment and property income. For immigrants overall, the average adjusted gross income in tax year 2005 was \$61,500 versus \$77,000

[Immigrants'] share of tax filers (16.4 percent), is higher than their share of population (14.1 percent) for a total of \$1.2 billion in 2005.

In summary, estimates show that while there are differences between natives and immigrants in the payment of taxes and receipt of social services and transfer payments, these differences are not great.

for natives. Adjusted gross income of \$70,142 for established immigrants was closer to that of natives.

Somewhat offsetting immigrants' lower average tax payments, at least in terms of total revenue received by the Commonwealth, is their higher propensity to pay

income taxes. As Table 18 shows, their share of tax filers (16.4 percent), is higher than their share of population (14.1 percent).³

Differences in filing status reflect differences in household composition between immigrants and native filers

³The 14.1% is their share of the population in 2006. In 2005, this share would undoubtedly be somewhat smaller, making the point even stronger.

Table 18:
Income Taxes, Number of Filers and Adjusted Gross Income, Massachusetts, Tax Year 2005
Source: author's tax simulation, based on the American Community Survey, 2005, and MA Department of Revenue tax data

	Number or dollars (\$million)				Percent of All Filers, Income or Taxes		
	Total	Established	Recent	Natives	Total	Established	Recent
Filers	433,637	278,093	155,544	2,202,491	16.4	10.5	5.9
Income Tax	1,171.5	873.1	298.4	7,837.9	13.0	9.7	3.3
Massachusetts Adjusted Gross Income	26,683.8	19,506.1	7,177.7	169,684.7	13.6	9.9	3.7

Table 19:
Number of Income Tax Filers by Filing and Immigration Status, Massachusetts, Tax Year 2005
Source: author's tax simulation, based on the American Community Survey, 2005 and MA Department of Revenue tax data

Filing Status	Number of Filers				All Filers
	Native	All	Established	Recent	
Single	1,058,500	167,772	99,613	68,159	1,226,272
Joint	931,344	183,720	133,347	50,373	1,115,064
Married Filing Separate	54,810	47,798	17,058	30,740	102,608
Head of Household	157,837	34,347	28,075	6,272	192,184
Total	2,202,491	433,637	278,093	155,544	2,636,128

Filing Status	Percent of All Filers				All Filers
	Native	All	Established	Recent	
Single	86.3	13.7	8.1	5.6	100.0
Joint	83.5	16.5	12.0	4.5	100.0
Married Filing Separate	53.4	46.6	16.6	30.0	100.0
Head of Household	82.1	17.9	14.6	3.3	100.0
Total	83.6	16.4	10.5	5.9	100.0

Immigrant-headed households paid \$346 million in sales and excise taxes in 2006. Immigrant-headed households paid \$1.06 billion in local property taxes in 2007.

(Table 19). Immigrant tax filers comprised a higher proportion of married tax filers especially married-filing-separate returns. This is primarily true of recent immigrants who comprised 5.9 percent of all tax filers and yet filed 30 percent of all married-filing-separate returns. This no doubt reflects the reality that many recent immigrants live apart from their spouses, who continue to reside in their country of origin because U.S. immigration policy keeps them from emigrating to the U.S.

Sales and Excise Taxes

Immigrant-headed households paid \$346 million in sales and excise taxes in 2006 (see Appendix B for the methodology used in constructing these estimates).

Table 21 (p.33) shows that in 2006, immigrant-headed households comprised 15.9 percent of households, 14.2 percent of household income (including food stamps), 14.6 percent of consumer expenditures and 14.5 percent of Massachusetts sales and excise tax receipts. These estimates are consistent with well-known relationships between income and consumer spending. Total consumer spending tends to rise less proportionally with income, meaning that higher-income households spend a smaller proportion of their income than lower income households. Since immigrant households have lower average incomes than non-immigrant households, they spend less on average. However, their share of total spending is slightly higher than their share of total income. Sales taxes exclude roughly two-thirds of spending (groceries, most clothing, mortgages and rent, utilities and most services). Consequently, differences between spending patterns of immigrant and non-immigrant households could result in different amounts of sales taxes paid per dollar of spending. As it turns out, the share of sales taxes paid by immigrant households is nearly the same as the share of consumer spending by immigrant households —14.5 percent

versus 14.6 percent. However, the distribution of spending across categories of consumption does differ somewhat.

Relative to non-immigrant families, a higher proportion of immigrant household spending goes toward the purchase of motor vehicles. A lower proportion goes toward such items as alcohol, maintenance and repair of homes and equipment other than televisions, radios and sound equipment; reading materials and miscellaneous items.

Other categories of taxable spending such as dining out, home furnishings and auto maintenance take approximately identical proportions of immigrant and non-immigrant spending. The methodology underlying these estimates predicates that any differences are related to differences in income, race and ethnicity, educational attainment, age, marital status, presence of children, homeownership and number of workers per household between immigrant and non-immigrant households.

Table 20
Average Annual Property Tax Payments
Massachusetts, 2007
(in millions)

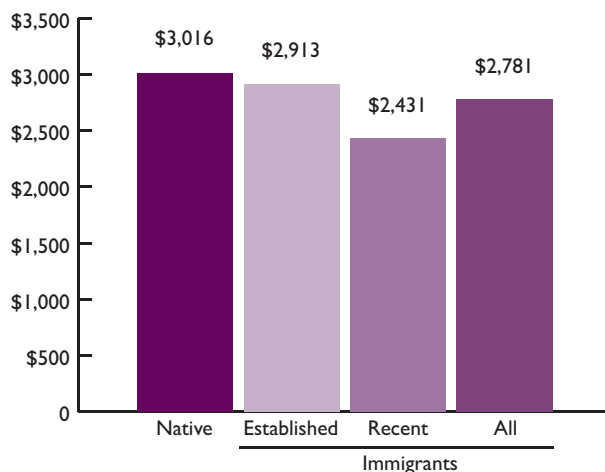


Table 21:
Sales Taxes, Expenditures, Income and Number of Households, Massachusetts, 2006
Source: 2006 Consumer Expenditure Survey, 2006 American Community Survey, author's calculations

Filing Status	Dollars in Millions			Percent of All Households, Spending or Taxes			
	Total	Immigrants Established	Recent	Natives	Total	Immigrants Established	Recent
# of Households	388,010	281,345	106,665	2,058,480	15.9	11.5	4.4
Income	27,017.0	20,450.5	6,566.4	163,479.6	14.2	10.7	3.4
Total expenditures	19,494.7	14,411.4	5,083.3	114,265.5	14.6	10.8	3.8
Total sales and excise taxes	346.2	244.5	101.7	2,044.1	14.5	10.2	4.3
Food away from home	32.4	22.4	10.0	201.0	13.9	9.6	4.3
Alcoholic beverages	7.8	5.1	2.7	56.4	12.1	7.9	4.2
Maintenance, repairs, insurance and other homeowner expenses	15.4	13.5	1.9	116.6	11.7	10.2	1.5
House furnishings and equipment	27.4	20.2	7.2	168.7	14.0	10.3	3.7
Footwear	2.5	1.7	0.8	13.5	15.8	10.8	5.0
Vehicles (net outlay)	81.7	51.9	29.8	401.8	16.9	10.7	6.2
Gasoline and motor oil	66.2	48.1	18.1	373.9	15.0	10.9	4.1
Vehicle maintenance and repairs	10.1	7.6	2.5	63.3	13.8	10.4	3.4
Vehicle rental, leases, licences and other charges	11.7	8.4	3.3	76.1	13.3	9.6	3.7
Medical supplies	1.6	1.0	0.5	8.3	15.9	10.3	5.6
Televisions, radios, and sound equipment	18.3	13.5	4.8	108.9	14.4	10.6	3.8
Other equipment and services	8.6	6.0	2.6	66.1	11.5	8.0	3.5
Personal care	4.7	3.4	1.3	28.3	14.1	10.3	3.9
Reading	1.9	1.4	0.5	14.5	11.7	8.5	3.1
Tobacco and smoking supplies	47.3	33.8	13.5	283.5	14.3	10.2	4.1
Miscellaneous expenditures	8.7	6.7	2.1	63.2	12.1	9.3	2.9

Among all immigrant-headed households, households whose heads are recent immigrants paid \$102 million in sales and excise taxes in 2006. These households comprise 27.5 percent of immigrant-headed households and 4.4 percent of all households in Massachusetts. They account for 3.4 percent of total Massachusetts household income, 3.8 percent of total state consumer expenditures and 4.3 percent of total sales and excise taxes paid by Massachusetts households. In contrast to other immigrant and non-immigrant households, their share of sales and excise taxes is higher than their share of income. Relative to other households, households headed by recent immigrants spend higher proportions

of their income on eating out, footwear, motor vehicles and medical supplies. They spent a lower proportion of their income on maintenance and repair of homes, reading materials and miscellaneous items.

Property Taxes

Immigrant-headed households paid \$1.06 billion in local property taxes in 2007 (Table 20). Of this total, \$726 million was paid directly by homeowners, and \$331 million was paid indirectly by renters.⁴ Immigrants comprise 15.5 percent of the households, receive 14 percent of household income and pay 14.5 percent of property taxes. Thus, they pay, on average,

less property taxes than natives (\$2,781 versus \$3,016) but these take a slightly higher proportion of their income (3.76 percent for immigrants versus 3.61 percent for natives).

These estimates are consistent with the economic observation that housing is a “normal” good, meaning that household expenditures on houses rise (slightly) less proportionately with income. Indeed, property tax payments for established immigrants, whose average income is much closer to that of natives’ than is the income of recent immigrants, pay on average \$2,913 in property taxes or only about \$100 less than that of natives. Recent immigrants pay on average \$2,431 in property taxes, which amounts to 3.83 percent of their household income.

⁴These estimates are from the American Community Survey PUMS 2007. Homeowners were asked about the amount of property taxes they paid in a 68-category item. Each homeowner was assigned the midpoint of the category range they selected. Renters were assumed to bear the full property tax burden indirectly through their rent. Property taxes were estimated to be 0.951 percent of the value of their unit, where the tax rate is the statewide average property tax on real estate in 2007 (Massachusetts Taxpayers Foundation, 2008). The value of their unit was estimated by applying the price-to-rent ratio of 221 for the Boston/Quincy Metro Division (HousingTracker.net, 2008). So property taxes were estimated by multiplying monthly net rents by a factor of 2.10171 ($= 221 \times .00951$). Monthly rents are available on the ACS. When utilities were included in rents, the estimated monthly value of these utilities were subtracted from the reported rent. These estimates were obtained from a regression of the utility payments on the number of rooms, where the regressions were estimated on renters for whom the utility payments were not included in rent and, therefore, were reported separately.

ECONOMIC FOOTPRINT: SOCIAL SERVICES

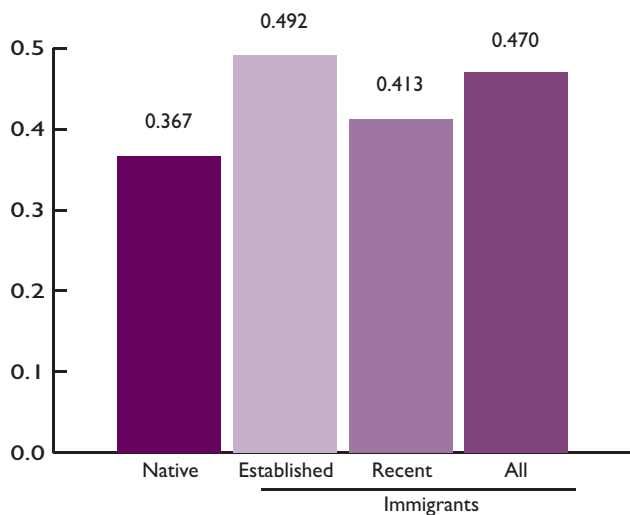
Public School Enrollment

Institutionalization

Public School Enrollment

Immigrant-headed households had 179,000 students enrolled in public K-12 schools in 2007. Those households comprised 15.5 percent of households and 19.1 percent of public school enrollment. Immigrant-headed households are more likely than native households to have children enrolled in public schools. Among immigrant-headed households, 29.5 percent of immigrant-headed households had at least one child enrolled while among native-headed households only 22.5 percent had at least one child enrolled. About one-third of this difference is explained by the age of the householder. A smaller proportion of immigrant households are elderly. For households whose head is between 20 and 65 years of age, 16.6% are immigrant-headed households, which accounts for 19.1% of enrollment.

Table 22
Enrollment in Massachusetts Public K–12
Schools per Household



One way to measure the “extra” use of public education services relative to native households is to ask what enrollment of immigrant children would have been if enrollment rates in immigrant households were the

same as in native households. Then apply the statewide average expenditures per pupil to the difference. Native households averaged .37 enrolled children versus .47 for immigrant households (Table 22). If immigrant enrollment rates were .37, then there would have been 39,000 fewer immigrant children enrolled resulting in about \$440 million less in educational expenditures (using average per-pupil expenditures of \$11,210 in the 2005-6 school year). If one were to compare native and immigrant households where the head was aged 20-65, a similar analysis would imply immigrants accounted for about \$300 million more in educational expenditures than similarly-aged native households.

However, these costs were balanced by the much lower rate of institutionalization among immigrants where costs in 2007 were \$300 million less for immigrants than for natives as discussed below. The education of children in immigrant households (who are often native-born) can also be considered an investment in the state’s future workforce.

Institutionalization

The institutionalized population resides in facilities like correctional facilities, juvenile facilities, nursing homes, skilled nursing facilities, residential schools and psychiatric institutions. Many, if not most, of institutionalized persons are supported in part or whole by public funds and so incur a social cost to pay for their care.

The American Community Survey (ACS) does not identify the type of institution for persons living in institutional group quarters but age can serve as a very rough indicator. Persons under 18, for example, are more likely to be in juvenile facilities than persons in other age groups; persons in the 18-64 group are more likely to be in correctional institutions and elderly persons are more likely to be in nursing homes and skilled nursing facilities.⁵

In each age group, institutionalization rates and consequently the share of the population is lower for immigrants than for natives, particularly for recent immigrants.

Table 23:
The Institutionalized Population, Massachusetts 2007
Source: American Community Survey, 2007 PUMS

	Not Institutionalized	Institutionalized	Total Institutionalized	Institutionalization Rate	% of Institutionalized Population	% of Total Population
Native	5,454,348	76,947	5,531,295	1.39	91.0	85.8
Immigrants						
Established	560,543	6,779	567,322	1.19	8.0	8.8
Recent	344,203	785	344,988	0.23	0.9	5.4
All	904,746	7,564	912,310	0.83	9.0	14.2
Total	6,359,094	84,511	6,443,605	1.31	100.0	100.0

We report institutionalization rates and percent of the population for three age groups: under 18, 18 through 64, 65 years and older from the 2007 ACS. In each age group, institutionalization rates and consequently the share of the population is lower for immigrants than for natives, particularly for recent immigrants. For persons under 18 years of age, the institutionalization rate for immigrants was 0.16 percent versus 0.22 percent for natives. Another way to express these same statistics is that of the 3,129 institutionalized persons under 18, 3.3 percent were immigrants versus 4.6 percent of the total population under 18 that were immigrants.

Similarly, among persons 18-64 years of age, the institutionalization rate for immigrants was 0.29 percent versus 0.82 percent for natives. Of the 30,000 institutionalized persons 18-64 years of age, 7.1 percent were immigrants versus 17.6 percent of the total population in this age group. Among persons 65 years or older, the institutionalization rate for immigrants was 4.6 percent versus 6.2 percent for natives. Of the 51,300 institutionalized persons 65 or older, 10.4 percent were immigrants versus 13.5 percent of the total population 65 or older.

Recent immigrants tend to have significantly lower institutionalization rates than established immigrants. For persons of any age, the institutionalization rate for recent immigrants was 0.23 percent versus 1.19 percent for established immigrants and 1.39 percent for natives. The institutionalization rate for immigrants as a whole was 0.83 percent (Table 23).

For the criminally-sentenced population in Massachusetts, the Department of Correction has statistics by nativity. Of the 10,132 criminally-sentenced persons incarcerated by Department of Corrections on January 1, 2008, 9.7 percent were foreign-born (Massachusetts Department of Correction, 2008, p.10). This proportion is significantly less than the 17.6 percent of the population aged 18-64 who were immigrants.

Institutionalization typically involves high social costs. For example, the Massachusetts Department of Corrections budget in fiscal year 2007 was \$543 million or \$55,000 per incarcerated person (Massachusetts Department of Correction, Annual Report 2007). For incarcerated persons, the social cost goes beyond the cost of care as it also includes the cost to the victims and to society of the crimes. These are costs that are not included in the \$55,000 figure.

The upshot is that immigrants incur fewer costs due to institutionalization than natives. There were 5,100 fewer institutionalized immigrants than there would have been if they had been institutionalized at the same rate as natives. Using an estimate of costs per institutionalized person, this translates into about \$300 million less in institutionalization costs.⁶

⁵ For example, in Owens (2008, p. 51), the author reports that, according to the 2000 Decennial Census, 85 percent of institutionalized men in New England aged 18-64 were in correctional facilities. In the 2007 ACS, 79 percent of institutionalized Massachusetts residents aged 18-64 were male. Thus, it is reasonable to expect that a plurality of the 30,000 institutionalized persons reported here were in correctional facilities.

⁶ Costs per institutionalized person were estimated as follows. For persons under 65, the per-person cost from the Department of Corrections of \$55,490 was used. For persons 65 or older, an estimate of annual Medicaid costs per nursing home resident of \$43,729 was used. This estimate was derived as follows: Total expenditures for nursing care facilities of \$1,687 million for Massachusetts (combined federal and state expenditures) were obtained from the FY 2005 FMR Report (U.S. Centers for Medicare & Medicaid Services, 2007). An estimate of the number of Massachusetts residents in nursing facilities and skilled nursing facilities was obtained by applying the fraction of all U.S. institutionalized persons 65 or older in such facilities, 82.65 percent (from the 2007 ACS) to the number of such persons in Massachusetts. The per-person cost was then grown by 10 percent to account for medical cost inflation between 2005 and 2007.

ECONOMIC FOOTPRINT: TRANSFER PAYMENTS

Food Stamps

Public Assistance

Supplemental Security Income (SSI)

Unemployment Compensation

Social Security

Transfer Payments in Total

The following estimates of transfer payments are from the American Community Survey (ACS) 2007 PUMS. There tends to be an under-reporting of transfer income on surveys like the ACS so these amounts are somewhat less than totals from administrative records of the various programs. However, they are in the same ballpark and allow for comparisons between immigrants and natives, which is not possible with administrative records. Income items are asked only of persons 15 years of age or older. The percentages of persons reported below refer to persons in this age category.

What the estimates show is that there is a relatively minor difference in receipt of what most persons would consider social assistance payments between immigrants and natives amounting to less than \$10 million per year. However, when one considers Social Security income payments as well, immigrants receive substantially less in transfer payments than do natives.

It is also relevant to note that under the 1996 “welfare reform” adult immigrants must wait five years to be eligible for any transfer (social assistance) payments. Undocumented adult immigrants cannot receive any transfer payments. Moreover, undocumented immigrants do not receive credit toward future Social Security payments even though they are paying into the system. The IRS estimates that 70 to 75 percent of the undocumented population pays Social Security taxes and those payments are a net benefit to the system estimated at \$7 billion annually (Immigration Policy Center, 2009).

Food Stamps

In 2007, 31,600 or 8 percent of immigrant-headed households (including individuals living in non-institutional group quarters) received a total of \$46 million in food stamps for an average of \$1,458 per recipient household. This compares to 6.2 percent of native-headed households who received \$1,504 on average. Thus, immigrants had a higher rate of food stamp receipt but a lower average value. If immigrants

had received food stamps at the same rate and for the same average amount as natives, there would have been \$9.2 million or 3.7 percent more in food stamp expenditures.

Public Assistance

In 2007, 12,800 or 1.5 percent of immigrant individuals received a total of \$41.9 million in public assistance income for an average assistance amount of \$3,878 per recipient. This compares to 1.4 percent of natives who received \$4,006 dollars on average. Thus, the rates of receipt of public assistance were similar for immigrants and natives but immigrants received somewhat less per person. If immigrants had received public assistance at the same rate and for the same average amount as natives, there would have been \$5.3 million or 1.9 percent more in public assistance spending.

Supplemental Security Income (SSI)

In 2007, 25,700 or 3 percent of immigrant individuals received a total of \$178.8 million in supplemental security income for an average amount of \$6,964 per person. This compares to 2.8 percent of natives who received \$7,329 dollars on average. Thus, the rate of receipt of SSI was somewhat more for immigrants than for natives but immigrants received somewhat less per person.

Unemployment Compensation

In the 2005-2007 period, an annual average of 28,300 or 3.3 percent of wage-earning immigrant individuals received a total of \$157.2 million per year in unemployment compensation for an average annual amount of \$5,563 per recipient person. This compares with 2.6 percent of natives who received \$5,362 on average.⁷ Recent immigrants were much less likely to receive unemployment compensation than were established immigrants. Only 0.5 percent of recent immigrants per year received such income for an average amount of \$3,031 per recipient person versus 4.7 percent of established immigrants for an average amount of \$5,705 per person.

Social Security

In 2007, 97,600 or 11.4 percent of eligible immigrant individuals received a total of \$953.0 million in Social Security income for an average amount of \$9,763 per person. This compares to 18.1 percent of natives who received \$11,146 dollars on average. Thus, the rate of receipt of Social Security income was substantially less for immigrants than for natives and immigrants received less per person. In addition, immigrants are currently net funders of the Social Security system. They are more likely to work and contribute to the program over a longer period of time than natives and less likely to draw from the program than are natives.

Transfer Payments in Total

Considering food stamps, public assistance, supplemental security income and Social Security income together, 140,600 or 16.4 percent of immigrant individuals received one or more of these transfer income amounts for a total of \$1.2 billion or an average amount of \$8,674 per person. (Food stamps receipt was assigned to the household head for this calculation.) This compares to 22.3 percent of natives who received \$10,453 on average. Immigrants receive transfer payments at a lower rate and lower amounts than natives.

⁷ These estimates are from the 2006, 2007 and 2008 March Current Population Surveys (U.S. Census Bureau, 2002), which ask about income reciprocity and amounts from the prior calendar year. The CPS was used instead of the American Community Survey because the latter does not identify unemployment compensation income separately from other sources of income such as child support, alimony, etc. The CPS is a much smaller sample than the ACS; Therefore, three successive surveys were concentrated to give a three-year average.



CONCLUSION AND SUMMARY FINDINGS

In early 2009, the *New York Times* began running an ambitious series of articles entitled: “Remade in America.” The series examines the myriad ways in which the nation’s newest immigrants have transformed their lives in seeking opportunity in the United States. In addition to remaking themselves on a personal level, immigrants have also transformed the communities in which they have settled. This report has focused on chronicling some of those impacts. The evidence is strong that immigrants are playing major roles in remaking Massachusetts.

Listed below is a summary of some of the major findings that emerged from our inquiry.

Demographic Characteristics

(2007 data unless otherwise noted)

- There were 912,310 immigrants in Massachusetts in 2007 comprising 14.1% of the state’s population. Of these immigrants, 567,322 were established immigrants who had lived in the United States for 10 or more years, and 344,988 were recent immigrants who had lived in the United States less than 10 years.
- There were 380,042 immigrant-headed households in Massachusetts, comprising 15.5 percent of the state’s total.
- Immigrant households are larger than native households, averaging 2.81 persons per household versus 2.37 for native-headed households.
- Forty seven point seven (47.7) percent of the foreign-born were naturalized citizens. Two-thirds (66.7 percent) of established immigrants were naturalized citizens while only 16.6 percent of recent immigrants had acquired citizenship (five years of residency are required to apply for citizenship).
- Immigrants are concentrated to a greater extent than natives in Boston and close suburbs and in other urban areas in the eastern part of the state. Boston alone accounts for 18.6 percent of the immigrant population and 17.6 percent of immigrant households.
- Immigrants in Boston account for 27.8 percent of all persons and 29.1 percent of households.
- Chelsea has the highest concentration of immigrants, followed, in order, by Malden, Lawrence, Everett, Lynn, and Cambridge.
- The vast majority of immigrants originated in roughly equal proportions from Latin America, Europe, and Asia.
- Recent immigrants are significantly more likely to have come from Latin America than are established immigrants, and significantly less likely to have come from Europe than established immigrants.
- Immigrants are much more likely to be between 25 and 44 years of age than natives, are about equally likely to be 45 or older than natives and are much less likely to be under 18 than natives.
- Recent immigrants are much more likely to be between 18 and 44 years of age than natives, especially in the age category 25 to 34, but are much less likely to be 45 or older, or to be under 18, than are natives.
- Only 39.6 percent of immigrants in Massachusetts classify themselves as White non-Hispanic compared to 85.7 percent of natives. Immigrants are much more likely to be Asian (non-Hispanic), 24.4 percent versus only 1.6 percent for natives. They are also about three times as likely to be Black or African American non-Hispanic (12.8 percent for immigrants versus 4.4 percent for natives) or to be Hispanic (18.7 percent for immigrants versus 6.3 percent for natives).
- Among those 15 years of age or older, a higher proportion of immigrants are married (57.7 percent) than are natives (46 percent).
- Immigrants are likely to be both less highly educated and more highly educated than natives. At the upper end, the relative attainment of immigrants is striking, particularly among recent immigrants, with 24 percent having a master’s degree or higher compared to 15.7 percent of natives. Of the doctorates held by Massachusetts residents in this age cohort, just over half—50.3 percent—are held by immigrants.

Immigrants receive transfer payments at a lower rate and lower amount than the natives.

- Fifty-five percent of immigrants 5 years or older speak only English or speak English very well. Among recent immigrants, 46.8 percent speak English very well or only speak English and 29.1 percent do not speak English well or do not speak it at all.
- Among immigrant households, 26.8 percent of persons live in linguistically isolated households; and for recent immigrants, the figure is 36.8 percent.

Economic Footprint

- The outstanding characteristic of immigrants' age distribution is the relative abundance of immigrants in the young, working age category of 25 to 44 years of age. This demographic is favorable to the state's economic development since it provides the potential replacement for the upcoming surge in retirement of baby boomers, which is expected to accelerate in 2011 as the first boomers reach age 65.
- Immigrants received \$29.6 billion in personal income in 2007 accounting for 14 percent of the state total.
- Among those with positive income, immigrants' income averaged \$39,600 per person versus \$45,700 for natives.
- For wage and salary earners, immigrant overall wages and salaries averaged \$42,200, and were 11.7 percent less than that of the natives' average of \$47,800. Established immigrants earned nearly the same, \$47,200, or only 1.3 percent less than natives. Recent immigrants' average wages and salaries were only \$33,600 or 29.8 percent less than that of natives.
- Immigrants were much less likely to receive "property" income—interest, dividends, rents, royalties or trust income. They were also much less likely to receive retirement, survivor, or disability pensions. Furthermore, immigrants were less likely to receive other types of income including VA payments, child support or alimony.
- Immigrants—especially recent immigrants—are more likely to be poor than are natives. Overall, 14.5 percent of immigrants were living below the poverty line in 2007 versus 11.1 percent of natives, and nearly a third— 32.4 percent—of immigrants were living below 200% of the poverty line versus 22 percent of natives. The gap is not large for established immigrants. However, for many recent immigrants, the differences are substantial with 18 percent living below the poverty line and 40 percent at less than 200% of the poverty line. Nevertheless, immigrants' reliance on public assistance income is about the same as for natives.
- Overall, the employment status of immigrants and natives was similar in 2007, although somewhat more immigrants, 68.1 percent versus 67 percent, participated in the labor force. The differences that did exist were most striking for recent immigrants who were much more likely to be in the labor force than were natives.
- Over half of employment for both natives and immigrants is accounted for by five industrial sectors: health care and social assistance; retail trade; educational services; manufacturing; and professional, scientific and technical services.
- Immigrants are overrepresented at both the low and high ends of the occupational distribution.
- Just over half of immigrant-headed households were homeowners versus 67.8 percent of native-headed households. The total value of immigrant owner-occupied homes was \$81.3 billion. The average home value of immigrant and native homeowners was very similar: \$421,000 for immigrants versus \$415,000 for natives.
- The 49.2 percent of immigrant households who rented in 2007 paid \$2.3 billion in gross rents or an average of \$1,039 per month per rental unit.
- Overall, considering both homeowners and renters, 35.8 percent of immigrants and 25.8 percent of natives paid more than 40 percent of their income in housing costs.

- While there are differences between natives and immigrants in the payment of taxes and receipt of social services and transfer payments, these differences are not great. Immigrants tend to pay somewhat less in taxes because they have somewhat lower incomes and own less property. They also send more children to public schools (although the vast majority of these children are natives). But, on the other hand, they are institutionalized at significantly lower rates than natives. They receive a higher share of some transfer payments but a lower share of others. On net, they receive fewer transfer payments than natives.
- In tax year 2005, immigrant-headed households comprised 16.4 percent of state income tax filers yet were 14.1 percent of the population. Immigrants had a high propensity to pay income taxes. Their share of tax-filers is higher than their share of population.
- Immigrant-headed tax filers paid \$1.2 billion in Massachusetts state income taxes in tax year 2005, which accounted for 13 percent of state income taxes.
- Immigrant-headed households paid \$346 million in sales and excise taxes in 2006 or 14.5 percent of Massachusetts sales and excise tax receipts although 14.1 percent of the population. Households whose heads are recent immigrants paid \$102 million in sales and excise taxes.
- The share of sales taxes paid by immigrant households is nearly the same as the share of consumer spending by immigrant households—14.5 percent and 14.6 percent. However, the distribution of spending across categories of consumption does differ somewhat. Relative to native families, a higher proportion of immigrant household spending goes towards the purchase of motor vehicles, and a lower proportion goes towards alcohol; maintenance and repair of homes; equipment other than televisions, radios and sound equipment; reading materials; and miscellaneous items.
- Immigrant-headed households paid \$1.06 billion in local property taxes.
- Immigrant-headed households had 179,000 students enrolled in public K-12 schools. Among immigrant-headed households, 29.5 percent had at least one child enrolled versus 22 percent of native-headed households that had at least one child enrolled. About one-third of this difference is explained by the age of the householder as a smaller proportion of immigrant households are elderly.
- Immigrants have significantly lower institutionalization rates across all age groups compared with natives. Recent immigrants have exceptionally low rates. This balances school costs.
- Immigrants incur fewer costs due to institutionalization than natives. There were 5,100 fewer institutionalized immigrants than there would have been if they had been institutionalized at the same rate as natives. This translates into about \$300 million less in institutionalization costs.
- Of the 10,132 criminally sentenced persons incarcerated by the Department of Corrections on January 1, 2008, 9.7 percent were foreign-born. This proportion is significantly less than the 17.6 percent of the population aged 18-64 who were immigrants.
- There is a relative minor difference in receipt of what most persons would consider social assistance payments between immigrants and natives amounting to less than \$10 million per year. However, when one considers Social Security income payments as well, immigrants receive substantially less in transfer payments than do natives.
- Considering food stamps, public assistance, supplemental security income and Social Security income together, 16.4% of immigrant individuals received one or more of these transfer income amounts. This totals \$1.2 billion or an average amount of \$8,674 per person. This compares to 22.3 percent of natives who received \$10,453 on average.
- Immigrants are net contributors to the Social Security system because their younger age means they will be paying into the system over a longer period of time and are less likely to receive benefits than natives.

APPENDICES

APPENDIX A: 2005 INCOME TAX SIMULATOR

The income tax micro simulator uses the 2005 American Community Survey (ACS) Public Use Micro-sample (PUMS) for Massachusetts and the 2005 Massachusetts state income tax Form 1 to estimate calendar year 2005 Massachusetts state income tax payments. Sample individuals in each household are formed into filing units based on their relationship to the household head. The simulator then fills out the tax forms for each filing unit based on their income, household relationships and other economic and demographic characteristics contained in the ACS. Capital gains are not available on the ACS and so are estimated based on the proportions of actual tax filers with capital gains and average capital gains amounts by income class and filing status from the Massachusetts Department of Revenue income tax statistics for 2005. Estimates of income tax paid by immigration status and tax filing status are then obtained by aggregating the simulated amounts and weighting each tax filer by his/her person weight. Immigration status is based on the immigration status of the tax filer. For married filing jointly returns, the tax filer is assumed to be the household head.

APPENDIX B: 2006 SALES TAX SIMULATOR

The sales tax simulator uses the 2006 American Community Survey (ACS) Public Use Micro-sample (PUMS) for Massachusetts and the 2006 Consumer Expenditure Survey (CES) to estimate expenditures and sales taxes paid in 2006 by Massachusetts residents. Except for a limited number of items such as rent and utilities (which are not taxed anyway), expenditures are not available on the ACS. Therefore, the CES is used to estimate average household expenditures on a detailed set of 16 consumer spending categories that are taxed. These are conditioned on a set of economic and demographic characteristics common to both the CES and ACS surveys including income, race and ethnicity, educational attainment, age, marital status, presence of children, homeownership and the number of workers per household. These estimated expenditure functions are then applied to households on the ACS. Expected expenditure amounts for each household for each expenditure category based on their income and other economic and demographic characteristics are obtained. The sales tax rate is then applied to the estimated expenditures. For some categories that contain tax-exempt as well as taxable items (such as footwear, for example, where “regular” shoes are exempt but sports shoes are not), an arbitrary ratio of taxable-to-exempt expenditures of 75 percent was applied to estimate the taxable amount. For excise tax items (for example, gasoline) the average price in 2006 is used to infer the number of units purchased, in this case the number of gallons. The tax per unit is then applied. Estimated sales taxes paid by immigration status are then obtained by aggregating the simulated amounts of sales tax paid by the immigration status of the household head, weighting by the person weight of the household head.

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