# **Lifecycle Employment and Earnings of Labor Migrants to Norway**

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## **Abstract**

Based on individual histories of accumulation of credit points in the Norwegian pension system over the 1971-97 period, this paper estimates lifecycle employment and earnings profiles of labor migrants to Norway. We find important differences in labor market progress between immigrants from western and nonwestern countries. While employment and earnings profiles of western immigrants converge toward those of natives, profiles of nonwestern immigrants diverge after age 35 resulting in growing labor market differences between natives and immigrants over the lifecycle. Particularly dramatic is the divergence in employment: between the ages of 35 and 50 employment rates of nonwestern male immigrants are predicted to decline from .92 to .61 while the employment rate of a stratified native comparison sample holds steady at .92. Focusing on a group of adult, nonwestern male labor migrants that arrived in Norway between 1971 and 1975, we show that their employment rates exceeded those of natives during the 1976-80 period. By 1997, however, 50 percent of this immigrant group was not employed at all during the year. The majority of those not employed collected disability pensions and more than one quarter received supplemental social assistance.

#### 1. Introduction

The labor market performance of immigrants to developed countries is of major importance for public policy and has recently received much attention among scholars, politicians, and the general public. With the aging of their native population, many developed nations are now quickly approaching a 'demographic deficit' with soaring dependency ratios. Most of these nations have, at some point over the past four decades, adopted legislation that restricts immigration flows from developing countries. Given the pool of potential foreign labor, a possible policy response to the problem of an aging population is to ease immigration restrictions and permit more labor migrants from less developed countries. But, from the perspective of the current population of the host country, the attractiveness of such a policy initiative depends on the extent to which new immigrants are expected to assimilate into the labor market. For example, if long-run employment rates of nonwestern immigrants are low and their labor is not efficiently utilized in the host country, the net contribution of increased immigration might be higher, and not lower, dependency ratios.

Studies from Europe, North America, and Australia find that immigrants typically earn less than natives at the time of entry, but that the earnings gap between natives and immigrants narrows with time in the host country (Bauer *et al.*, 2001; Borjas, 1999; Chiswick, 1978). The selection process of immigrants varies across countries, however, attitudes towards foreigners and, hence, discriminatory practices differ, and dissimilar labor market institutions may endow the migrants with different sets of lifetime work incentives. For such reasons, empirical findings regarding the assimilation process of immigrants may not be directly transferable across different countries.

In developed welfare state economies, such as the Scandinavian countries, there exists a worry among politicians and their electorates that a more open-border immigration policy will result in a less favorably selected group of immigrants. Countries with an egalitarian

wage structure and a generous social security system might be considered a more attractive destination for low skilled than for high skilled immigrants. There is also an expressed fear that some immigrants may be 'welfare' migrants rather than 'labor' migrants. Moreover, cultural conflict and discriminatory behavior may prevent the efficient utilization of foreign labor. In such cases, immigration may add to the growing dependency problem rather than solve it.

As restrictions have limited immigration flows from less developed countries to Western Europe, there has been little scope for empirical evaluation of assimilation processes of labor migrants from less developed countries. Over recent decades, nonwestern immigrants to Europe have typically entered as part of a family reunification process or as asylum seekers, and those who have come to work have belonged to a highly select group (that has been allowed to circumvent strict immigration rules). At the same time, there have been substantial flows of labor migration between developed countries. Recent empirical evidence from the Scandinavian countries indicates significant assimilation effects of immigrants in general, but that the assimilation process varies according to arrival cohort, country of origin, and immigrant status. Based on large panels of immigrant and native men in Denmark, Husted et al. (2001) uncover evidence that labor market outcomes of those initially admitted as refugees fall significantly short of other immigrant groups and of natives. Using longitudinal data from Sweden, Edin et al. (2000) find that, although there are positive assimilation effects for non-OECD immigrants, they never reach earnings parity with natives. Hayfron (1998), Longva and Raaum (2003), and Barth et al. (forthcoming) obtain similar results in studies of immigrants to Norway. Although quantitative estimates differ somewhat because of differences in samples and methodologies, the Norwegian studies uncover significant assimilation effects on relative earnings. Longva and Raaum estimate assimilation effects separately for immigrants from OECD and non-OECD countries and find that such

effects are greater for the latter group. For OECD immigrants, they conclude that earnings profiles are comparable to those of native workers. Despite their higher assimilation rates, the study finds that earnings of immigrants from non-OECD countries do not converge to the earnings of natives.

Indeed, a common finding in the cited Scandinavian studies is that earnings of immigrants from less developed countries do not catch up with those of natives. It remains unclear, however, whether failure to reach parity with natives is related to the fact that many immigrants actually came for reasons of political persecution or family reunification, and not primarily for the purpose of seeking work. Along the same lines, immigrants that arrived in Scandinavia over the past decades may not be representative for the new immigrants that will enter if labor immigration regulations were eased.

In the present paper, we follow a wave of 'regular' labor migrants that arrived in Norway from less-developed countries during the period 1971 to 1975, just before Norway imposed a general ban on immigration. Based on access to administrative registers (the Frisch Centre Database), we can trace the work income histories of these immigrants over the entire period from the date of entry until 1997; hence we are able to construct employment and income profiles for up to 26 years upon arrival. The labor market outcomes and assimilation process of this group of workers is of particular relevance for public policy. If the underlying migration motive determines labor market success in the host country, the long-run experience of this wave of labor migrants conveys valuable information about the expected labor market behavior of would-be-immigrants were borders to be reopened.

Our main findings are rather dismaying. Focusing on male immigrants from the four largest nonwestern countries of origin during the relevant period (Pakistan, India, Turkey and Morocco), we find that labor market participation was very high during the first ten years upon arrival, with employment rates even exceeding those of natives. Starting around age 35,

however, about two percent of the immigrant sample has left employment each year. In result, the (predicted) employment rate of male immigrants declines from around 92 percent at age 35 to 61 percent at age 50. The majority of the persons in the sample who left employment collected disability pensions or other forms of Social Security transfers instead. By comparison, the predicted employment rate for a stratified reference group of natives with similar age and educational attainment remains 92 percent over the age interval.

In summary, we uncover evidence that labor migrants from less developed countries who have spent more than 20 years in Norway, on average have substantially shorter employment careers than natives. Although the analysis does not explicitly address causal mechanisms that may have generated this pattern, the concluding section contains discussion of plausible mechanisms behind the dramatic decline in employment over the lifecycle of nonwestern labor immigrants to Norway.

## 2. Empirical Methodology

Our empirical approach draws on the synthetic panel methodology of Borjas (1987; 1995) and the extension of Barth et~al. (2002a; 2002b). Consider some labor market outcome measure,  $y_{jrt}$ , for individual j observed in labor market r in year t. (In the empirical analyses below, y will alternatively denote whether or not the individual is employed and log annual earnings if employed.) The prime purpose of the empirical analysis is to relate the labor market outcome to the age of the individual and, for immigrants, years since immigration.

The estimating equation for immigrants is given by

$$y_{irt} = A_{it}\delta_i + YSM_{it}\alpha + C_i\beta + \prod_{it}\gamma_i + X_{it}\phi_i + k_i \ln u_{rt} + v_{ir} + \varepsilon_{it},$$
(1)

and that for natives by

$$y_{jrt} = A_{jt}\delta_n + \prod_{jt}\gamma_n + X_{jt}\phi_n + k_n \ln u_{rt} + V_{nr} + \varepsilon_{jt}.$$
 (2)

With one exception, we apply nonparametric specifications of the relationships between the explanatory and outcome variables. As such, A and YSM denote (row) vectors of indicator variables for age and years since migration. Likewise, C is a vector of indicators for calendar year of arrival (immigrant cohort) and  $\Pi$  for year of observation (period). The vector X captures educational attainment; u denotes the unemployment rate in the local labor market; v is a regional fixed effect; and  $\varepsilon$  is the classical error term.

Because of collinearity between YSM, C, and  $\Pi$ , the coefficient vectors  $\alpha$ ,  $\beta$ , and  $\gamma_i$  are not separately identified in equation (1) (see, e.g., Borjas, 1999). To overcome the identification problem, we follow the common approach in the literature and assume that  $\gamma_i = \gamma_n$ . With local unemployment absent from equations (1) and (2), this would be akin to setting period effects equal for immigrants and natives. Because the equations include local unemployment and because the unemployment effects ( $k_i$  and  $k_n$ ) are allowed to differ by nativity, our empirical approach nonetheless permits transitory changes in local labor market conditions to have different relative impacts on the labor market outcomes of natives and immigrants (see the discussion in Barth et al., 2002a; 2002b).

## 3. Data

The empirical analyses are based on a database assembled from register data by the Ragnar Frisch Centre for Economic Research. The data used in the present study cover the complete immigrant population aged 16 to 69 residing in Norway on December 31st, 1997 and a 20 percent random sample of natives. Immigrant status is defined by country of birth—foreign-born individuals with Norwegian-born parents and Norwegian-borns with immigrant parents are excluded from the samples. To focus the analyses on labor migrants from nonwestern countries, we pay particular attention to the immigrant cohorts that entered Norway between 1971 and 1975. (There were relatively few immigrants from nonwestern

countries prior to 1971, and in 1975 Norway introduced a temporary moratorium on immigration. The moratorium was followed by legislation that favored immigration based on family reunification and political asylum rather than employment. Moreover, during the early 1970s Norwegian industry experienced shortages in domestic labor markets and actively recruited workers from developing countries, particularly from Pakistan.) Accordingly, the analysis samples track employment and earnings of individuals between 1971 and 1997.

The employment and earnings data draw on individual histories of accumulation of credit points in the Norwegian pension system ("pensjonspoeng"). Earned pension credit points in a given year are tied to the individual's earnings that year. In principle, all labor-related earnings constitute the basis for calculation of credits, including wages and salary, self-employment earnings, unemployment benefits, long-term sick leave benefits, and maternity leave allowances. Unpaid caretakers of children and of others requiring personal care are also eligible for credit points (from 1992 up to three credits per year). Specifically, credit points are computed from total annual earnings ("pensjonsgivende inntekt") and the social security baseline figure, *G* ("grunnbeløpet i Folketrygden," that averaged NOK 42 000 in 1997). Individuals receive no credits unless their earnings are at least 1 *G* and credits follow a piece-wise linear function of earnings up to 12 *G*, beyond which marginal credits are zero. (The schedule was slightly revised and marginal returns to earnings above 6 *G* were reduced in 1992). Thus, based on the pension credit points records we are able to compute the exact earnings of individuals when earnings fall between 1 *G* and 12 *G*. For top-coded

<sup>&</sup>lt;sup>1</sup> A consequence of such data focus is that we can track individual employment and earnings for a maximum of 26 years after arrival. Because the mean age of arrival in the immigrant data is 25, we typically plot "lifecycle" profiles between the ages of 25 and 50. Note also that we fail to consider employment and earnings of those who return migrate before 1997. Prior studies indicate high return migration rates among OECD immigrants and low return rates among those from outside the OECD area. For example, Tysse and Keilman (1998) find that only 24 percent of Nordic immigrants who arrived between 1975 and 1980 remained in Norway as of 1995, compared to 72 percent of those from Asia, Africa or Latin America.

<sup>&</sup>lt;sup>2</sup> Pensions for elderly and disabled, capital gains, interest income, etc., are not included.

observations, we allocate earnings of 14.1 G.<sup>3</sup> (This value corresponds to the median earnings of those with top codes in the period 1993-97, during which sample years we observe earnings above 12 G.<sup>4</sup>) We define an individual as being employed during the year if she earned at least some credits that year (in other words, her earnings were at least 1 G). In the empirical analyses, all earnings are measured in 1990 units, deflated by the CPI.

Prior studies show that immigrant outcomes in the Norwegian labor market differ by country of origin (Barth *et al*, 2002a; Longva and Raaum, 2003). We therefore conduct separate analyses for immigrants from within and outside the OECD area. In an attempt to identify adult, employment-motivated immigrants, we further split out the subset of immigrants who entered Norway between 1971 and 1975 and were born between 1936 and 1955. Further, the birth and entry cohort restricted samples of non-OECD immigrants are limited to immigrants from one of the following four countries: Pakistan, Turkey, India, and Morocco. (These four countries account for 81 percent of the non-European males in the relevant birth and entry cohorts included in the overall sample. In the equivalent OECD sample, the four largest countries are, in order, the United Kingdom, Denmark, Sweden, and Germany.) Finally, analysis samples are limited to those 25 to 64 years of age.

In Appendix Tables A1 and A2, we report means of key variables in the immigrant and full native samples separately by gender.<sup>6</sup> (As explained below, the empirical analyses rely on separate, stratified native sample extracts, and not the full sample, depending on immigrant group studied.) The tables highlight substantial differences in labor market outcomes across the native and immigrant samples. In particular, employment rates of non-

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<sup>&</sup>lt;sup>3</sup> In the samples used to study earnings of nonwestern male immigrants who arrived during the early 1970s, 0.6 percent of immigrants and 3.0 percent of the native reference group had top-coded earnings.

Actually, the pension credit points series ends in 1995 so we use actual earnings in 1996 and 1997, modifying earnings for consistency with the remaining sample years (specifically, those with earnings below 1 *G* are excluded from the earnings samples and earnings above 12 *G* are replaced with 14.1 *G*).

<sup>&</sup>lt;sup>5</sup> The OECD classification refers to pre-1990 membership countries and excludes Turkey.

<sup>&</sup>lt;sup>6</sup> Employment was not likely the prime migration motive for female immigrants that arrived during the early 1970s. For completeness, we nonetheless conduct parallel analyses for male and female immigrants.

OECD immigrants fall markedly below the rates of natives and OECD immigrants. For example, the employment rate of non-OECD males was .68 over the sample period compared to .92 for native males. For those employed, earnings of non-OECD immigrants are lower than those of other groups. To illustrate, among non-OECD immigrants who arrived between 1971 and 1975, mean earnings of males are 25 (exp(12.169-11.944)-1) percent and females 23 percent below those in the OECD samples.

The descriptive tables also reveal large differences across samples in important correlates of labor market success such as age and educational attainment. For example, among males who entered Norway between 1971 and 1975, 37 percent of those from the four nonwestern countries studied have competed less than ten years of schooling, compared to only 15 percent of the OECD sample. At the other tail of the educational distribution, only five percent of the 1971-75 nonwestern male immigrants have completed 16 or more years of schooling compared to 20 percent of OECD males. To make the native-born reference groups comparable to the immigrant samples, in the empirical analyses of employment and earnings we therefore stratify the native samples so as to match the distributions of birth year and educational attainment in the respective immigrant sample.

# 4. Empirical Analysis

Cross-sectional employment and earnings profiles. We begin the empirical analyses by plotting the cross-sectional profiles in 1997 of mean employment rates and log earnings

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<sup>&</sup>lt;sup>7</sup> Educational attainment refers to that observed in 1997 (actually, when appropriate we update the education record with data from the immigrant schooling survey conducted by Statistics Norway in 1999). We are not able to separate schooling obtained prior to and after the date of immigration, nor do we account for changes in attainment that might occur after age 25. Unfortunately, educational attainment is missing for some individuals in the data. We include such observations in the analyses along with an indicator that education is missing, rather than drop them from the samples.

<sup>&</sup>lt;sup>8</sup> To illustrate, consider the birth and immigrant cohort restricted samples that contain 20 birth years and five levels of educational attainment, making up 100 birth year-by-education cells. The matching algorithm first determines the relative frequency distribution of the 100 cells in the relevant immigrant data and then samples natives to fit the immigrant distribution.

against age. Profiles are generated for the overall OECD and non-OECD samples and their respective age-by-education matched native reference groups (see Figures 1 and 2). Figure 1 restates the large differences in employment rates across groups uncovered in the descriptive statistics above. In particular, the employment profiles of non-OECD immigrants sit significantly below those of other groups. For non-OECD males, the average employment rate over the 25-50 age interval is .66 compared to .89 for the native reference group (panel B), and for females the rates are .46 for immigrants and .79 for the reference group (panel D). In general, the cross-sectional employment profiles are fairly flat for all groups considered, showing little variation in employment rates by age, although for both male and female non-OECD immigrants there emerges a pattern of declining employment rates towards the end of the age rage considered.

The cross-sectional earnings profiles depicted in Figure 2 show large earnings gaps between non-OECD males and the native reference group (panel B), moderate gaps for OECD males (panel A) and non-OECD females (panel D), and minor gaps for OECD females (panel C). (The average log earnings differentials over the 25-50 interval are .115, .336, .036, and .171 in panels A-D, respectively.) Native-immigrant earnings differentials appear greater in Figure 2 than in the descriptive tables (Tables A1 and A2). This may in part be due to economic conditions that favored natives in 1997, but more likely results from the fact that, because of the stratification of the native reference samples, the figure accounts for differences in age and education between natives and immigrants while the descriptive tables do not. The cross-sectional earnings profiles suggest some earnings growth with age, particularly for OECD males. There is little indication, however, that profiles are steeper for immigrants than for the native reference groups—which would be expected if assimilation effects were important for immigrant earnings. To the contrary, for non-OECD males the native-immigrant earnings gap widens with age (the log earnings differential is .242 at age 25

and .343 at age 50). Of course, the cross-sectional profiles of Figures 1 and 2 confound the effects of age and immigrant entry cohort, which is why we below rely on the synthetic panel method when estimating age profiles for immigrants.

Trends in employment and earnings, 1971-97. Next, we turn to the pension credit points data from 1971 to 1997, and plot trends in employment and earnings over the sample period for the various samples considered (see Figures 3-6). Figure 3 displays trends in average employment rates for the overall samples of OECD and non-OECD males (panels A and B) and the two cohort-restricted subsamples (panels C and D), along with trends for the respective native reference groups. Perhaps the most striking feature of the figure is the pattern that emerges in panel D. When we track employment rates for nonwestern males who arrived between 1971 and 1975, the figure reveals very high employment rates during the first half of the sample period, followed by a dramatic decline in employment during the second half. In fact, between 1975 and 1981 employment rates of nonwestern males surpassed those of the native reference group—likely a reflection of the fact that these immigrants moved to Norway for reasons of work in the first place. (Their average employment rate over the 1975-81 period was .962, compared to .945 for the reference group.) By 1997, the employment rate for this group of immigrants had fallen dramatically to .501, compared to .847 for the native reference group.

The declining pattern of employment also appears for the overall non-OECD sample (panel B), but for the overall group there is turnaround and a marked positive trend towards the end of the sample period. The implication is that new entry cohorts of non-OECD immigrants benefited from the economic upturn of the mid to late 1990s, but that the improving labor market conditions failed to affect employment of non-OECD immigrants with more than 20 years in the country. For male immigrants from OECD countries, Figure 3

indicates that there are composition effects in the overall sample: a slight downward trend becomes positive when we isolate the labor market adjustments of the 1971-75 entry cohort (panels A and C).

Employment trends for women, depicted in Figure 4, first of all illustrate the general growth in female employment that took place in Norway during the 1970s and 1980s. For all native reference groups, the figure shows substantial increases in employment rates over the period. For example, for the natives depicted in panel B (who on average have less schooling than the reference group in panel A) the employment rate more than doubled between 1971 and 1988 (increasing from .361 to .741). The pattern of growing employment also appears in the graphs for OECD females, but, interestingly, does not arise in the non-OECD panels. Instead, employment rates for the overall sample of non-OECD females were relatively stable around .45 over the period while the patterns for the cohort-restricted group show employment growth during the late 1970s and, as was the case for males, a downward trend over the latter part of the sample period. In fact, just over one-quarter of nonwestern females who migrated to Norway during the early 1970s held employment in 1997.

The figures depicting trends in real earnings (Figures 5 and 6) show that earnings of male and female immigrants from the OECD area closely resemble those of the native reference groups, both in terms of trends and levels. (Although, there is a possible exception in Figure 5, panel C, which reveals that mean earnings of the cohort-restricted male OECD sample tends to lie 5-7 percent below those of the native reference sample.) For males from outside the OECD area, real earnings indicate cyclical variation and lack the upward drift that appears for natives. Thus, the earnings gap between the cohort-restricted sample and the native reference group was at its smallest during the boom in 1980 (.055 log point) and its largest at the trough in 1993 (.311 log point). Interestingly, earnings of non-OECD females tended to exceed those of their native reference group during the first half of the sample

period (see Figure 6, panel B). But, while native females have experienced substantial growth in real earnings since the mid-1980s, earnings of non-OECD females have held steady. In result, there emerges an earnings differential of approximately .160 log point in favor of native females by the end of the sample period.

Predicted employment and earnings profiles. In this section, we turn to multivariate analyses of the relationships between labor market outcomes and age and years since migration. The discussion is based on predicted employment and log earnings from estimations using the synthetic panel approach of equations (1) and (2) and the pension credit points data set. Complete estimation results appear in Appendix Tables A3-A6. Figures 7 and 8 present predicted employment profiles and figures 9 and 10 log earnings profiles for the eight immigrant samples considered (four country/cohort defined groups by two genders) and their respective native reference samples. The figures cover the age range 25 to 50, and immigrant profiles are drawn for someone who immigrates at age 25. Both immigrant and native intercepts are evaluated at immigrant means of educational attainment, year of observation, region, and log local unemployment. Where applicable, immigrant intercepts are further evaluated for the weighted mean immigrant cohort.

Consider first the predicted age-employment profile for males who immigrated from Pakistan, Turkey, India, and Morocco between 1971 and 1975 (Figure 7, panel D). The profile reinforces the finding from the trend analysis based on Figure 3 that employment of this immigrant group falls dramatically with age. The initial labor market adjustment, however, appears rapidly—the year after arrival, immigrant employment exceeds that of similarly aged natives. Between the ages of 26 and 35, predicted rates of immigrants and natives are indistinguishable. But, starting at age 35, immigrant employment declines severely with age. In fact, between the ages of 35 and 50 employment rates of non-western, work-motivated

immigrants are predicted to drop from .918 to .611, or by 2.0 percentage points per year (the predicted rates for the native reference group are .923 at 35 and .919 at 50). Even when we account for changes in macroeconomic conditions, the key pattern from the trend analyses persists: the employment rates of nonwestern labor migrants decline severely with age.

Interestingly, the initial labor market adjustment of the 1971-75 non-OECD immigrants appears much faster than that predicted for the overall group of non-OECD males (panel B). For the overall group, the predicted employment rate is .510 one year after arrival in Norway, and reaches an apex of .826 at age 34. The slower predicted adjustment may stem from the sample in panel B including political asylees and reuniting family members, who are less prepared for the Norwegian labor market at the time of entry and who are more likely to receive financial assistance during early years in the country. As for the cohort-restricted sample, employment rates are predicted to fall after the age of 35, declining from .825 to .656 between ages 35 and 50. Recall, however, that identification of age and years-since-immigration effects at older ages in the overall sample in main draws on the experiences of the 1971-75 immigrant cohort that makes up the sample for panel D.

Predicted employment profiles for OECD men (see Figure 7, panels A and C) are similar whether or not we restrict the sample by year of birth and year of immigration, suggesting little change in profiles for immigrants from the OECD area across entry cohorts. These profiles show a gradual adjustment with employment rates of immigrants approaching those of natives with time in Norway.

The employment profiles for female immigrants, depicted in Figure 8, again document low employment rates for non-OECD women. Although estimated with considerable

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<sup>&</sup>lt;sup>9</sup> Indeed, estimated cohort effects (reported in appendix table A3, column 1) reveal only minor differences across the entry cohorts of OECD immigrants that arrived prior to the mid-1980s. Estimates also show that more recent OECD immigrants have moderately higher employment rates (but recall that such differentials will be influenced by any selection in return migration flows). In comparison, estimated cohort effects of non-OECD immigrants reveal a dramatic downward shift of profiles across entry cohorts, particularly for those that have arrived since the early 1980s (see column 2).

imprecision (because of small samples), the profile for non-OECD women that arrived between 1971 and 1975 hints at a decline in employment after age 35 (as was the case for males). For OECD women and the native reference samples, profiles show relatively stable employment rates until age 35, followed by growing employment patterns during the late 30s and early 40s. Such patterns likely reflect temporary withdrawal from the labor force during child rearing years.

Figure 9 displays predicted log earnings profiles of immigrant men. The profiles reveal a minor earnings gap between natives and OECD males and large earnings differentials between natives and immigrant men from outside the OECD area. Perhaps most striking is the flattening out of the earnings profiles of non-OECD men. After an initial period during which earnings of immigrant males grow faster than those of natives, profiles level out around age 35 while earnings of natives continue to grow. Thus, the predicted earnings gap widens with age—in panel D, from .150 log point at age 31 to .305 point at age 50. Similarly, earnings profiles of OECD females (Figure 10, panels A and C) show minor differences with natives, while those of non-OECD females (panels B and D) show little (perhaps even negative) growth after age 35.

Unemployment and social transfers among the non-employed, 1997. To examine the labor market attachment of immigrants who are not employed, we next describe patterns of registered unemployment, disability pensions, and transfers such as social assistance in 1997. Besides providing insights into immigrant and native use of public transfer programs, the exercise of checking whether or not those who did not earn any pension credit points appear in other data registers eliminates non-registration of earnings and unregistered return migration as explanations for the low employment rates observed for nonwestern immigrants in 1997. First, though, we briefly describe the terms used in Tables 1 and 2.

Unemployment incidence is defined as appearing at least once in the end-of-month unemployment registers ('SOFA-SØKER') during the year. Included in the unemployment data are those registered at employment agencies as full-time or part-time unemployed, as well as participants in labor market programs.

Long-term sick leave reflects that the person received state sick leave benefits ('sykepenger fra Folketrygden') in 1997, i.e., collected benefits during eligible medical leaves that exceeded sixteen working days.

Disability pension ('uførepensjon') includes those receiving a disability pension during 1997, unconditional on degree of disability ('uførhetsgrad').

*Rehabilitation* means that the person received transfers related to vocational or medical rehabilitation ('attførings- eller rehabiliteringspenger') during 1997.

Social assistance captures whether or not the person received social support in form of a financial transfer or a loan ('økonomisk sosialhjelp') during 1997.<sup>10</sup>

Tables 1 and 2 report the fractions of those non-employed (i.e., those with no earned pension credit points) that were registered unemployed or transfer recipients in 1997. About 85 percent of non-employed male immigrants from the four nonwestern countries considered received transfers that year, compared to around 82 percent of non-employed Norwegian males in the stratified reference group (see Table 1, cols 1 and 2). Non-employed men from the nonwestern countries were more likely to be unemployed and/or receive social assistance, while the fractions on rehabilitation, disability pension, and long-term sick leaves were similar to those of non-employed native males in the reference sample. Compared to their native reference group, non-employed males from the OECD area were more likely to be registered as unemployed, but less likely to receive transfers of any kind (cols 3 and 4).

<sup>&</sup>lt;sup>10</sup> Between 1992 and 1997, about 90,000 individuals received such social assistance in Norway. The average transfer was approximately 23,000 NOK and the average loan amount 800 NOK.

Only 27 percent of female immigrants in the non-OECD sample were employed in 1997, and 50 percent of those not employed received some form of public transfer (see Table 2). Non-employed native females in the reference sample were less likely to be registered unemployed, but were more likely to receive all forms of transfers considered than non-OECD females. Female immigrants from OECD countries were more likely to be non-employed, but the fraction of transfer recipients among those non-employed was lower than for their Norwegian born counterparts.

With the exception of females from the OECD area, we find that immigrants that arrived in Norway during the early 1970s were more likely to receive public transfers in 1997 than the stratified native reference groups. For example, 63 percent of nonwestern male immigrants received some transfer compared to 27 percent of the matched group of natives (see next-to-last line, Table 1, cols 1 and 2). But, as the discussion above shows, the large differences in overall figures are largely explained by differences in employment status. Conditional on (non-) employment status, the rates of registered unemployment and transfer receipts are relatively similar across immigrant and native groups.

## 5. Discussion

Among the most salient findings of this paper is that the employment and earnings careers of labor migrants who arrived in Norway from developing countries during the early 1970s witness significantly less labor-market success than those of Norwegian-born comparison groups with similar dates of birth and educational attainment. The strong drop in employment rates of nonwestern immigrants over the lifecycle, accompanied by high propensities to collect social transfers such as disability pensions and rehabilitation assistance, raises concerns about increased labor immigration as a panacea to battle the problems of an aging population. Further investigation of the processes and causal mechanisms behind the

declining employment rates are needed, however. Here, we list a few possible explanations.

At the present, the list remains speculative and does not attempt to rank the various contributing factors.

Unfavorable characteristics, positions, and choice sets. High disability pension rates point to health problems as a key source of the declining employment rates of nonwestern immigrants. Immigrants may be more exposed to factors that lead to deteriorating health than natives, whether resulting from different experiences and environments during childhood and adolescence (such as lack of access to health care) or from unfavorable working conditions during adulthood. Moreover, there may be differences by nativity in the evolution of working conditions over the lifecycle. Natives may be better able to escape poor working conditions than immigrants who, perhaps, are stuck in occupations and firms with unfavorable health conditions. Indeed, immigrants may have a higher propensity of employment in industries characterized by poor working conditions, high turnover rates, and low wages in the first place, and all of these factors may trigger early withdrawal from employment.

Employment differences between immigrants and natives may further result from incentives implicit in the welfare system. A number of transfers, e.g., housing support, are means tested or tied to household size. Such rules may produce implicit tax rates on labor force participation that are higher for immigrants than for natives.

Once unemployed, immigrants may face a smaller choice set of alternative jobs. Such disadvantage can be related to inhibited job search due to lack of language, informal networks, or knowledge of the labor market. In other words, the labor market behavior of immigrants and natives may be comparable given similar characteristics and choice sets. The empirical problem, then, is to match the labor market outcomes of immigrants with those of native 'twins.' Although we attempt to stratify native reference groups so they resemble the immigrant group considered, it may be that our attempts are insufficient and that differences

between immigrants and natives in this study are the artifact of controls that are too broadly defined.

Preferences and attitudes. Even if choice sets were the same, systematic differences in the utility of work may generate employment patterns such as those observed in this paper. For example, the value of leisure may be tied to family structure. Or, the (dis-) utility of work may be related to social factors at the workplace. With workplaces dominated by natives, such factors may increase the likelihood of labor market withdrawal of immigrants more than of natives.

Employer treatment. Discrimination based on incomplete information or prejudices may generate exclusion mechanisms in the labor market. Such factors may also affect the wage offer distribution so that it is less favorable for immigrants, reducing the likelihood that offered wages exceed reservation wages. Both mechanisms are likely to generate lower employment rates for immigrants than for natives

Business cycles and persistence/discouragement effects. Immigrant employment may be more sensitive than native employment to the strength of the labor market, and once unemployed immigrants may be less likely to return to work. In part, such differences may reflect attitudes of employers. The result is that unemployment duration effects are stronger for immigrants than for natives. This scenario is consistent with the observed pattern in which employment rates of nonwestern immigrants started declining around the time of the economic slowdown of the early 1980s and where the decline accelerated during the downturn of the late 1980s and early 1990s.

Changing structure of labor demand. Finally, the declining employment rates of nonwestern immigrants may be the result of reduced demand for low-skilled, manual labor.

Technological change and flatter organizational structures at the workplace may have brought a greater dependency on communication skills and teamwork, and such developments may

have hurt employment prospects of nonwestern immigrants in general and labor migrants recruited by industry in the early 1970s in particular. As argued by Rosholm *et al.* (2001), changes in organizational structure with more flexible work organization may have increased the importance of country-specific skills and, thus, decreased the attractiveness of immigrant employees over time. Moreover, recent evidence from Norway shows that relative employment prospects of persons in the lower tail of the wage distribution, conditional on work experience and educational attainment, deteriorated significantly during the 1990s (Røed and Nordberg, 2003).

A key question is whether the above factors are relevant for potential labor market migrants from developing countries today? First, as the analysis shows, initial employment upon arrival in Norway is no guarantee for lifetime employment. Virtually every member of the sample of nonwestern males studied held employment during the first five years in the country. Separate analyses (not discussed in the paper) by educational attainment disclose falling employment rates for both high and low skilled immigrants, so imposing tighter skill requirements for new immigrants is unlikely to prevent the declining employment patterns.

Working conditions have improved since the 1970s in general, however, and new immigrants may be less prone to develop health problems that reduce work capacity. Further, employer discrimination may be waning, as the greater number of immigrants means that their minority status becomes less severe. In result, employer-employee communication may improve and new immigrants may better sort into occupations/firms where native skills are less important.

Incentive structures of the welfare system that discourage labor force participation are likely to prevail, on the other hand. A core characteristic of the Norwegian welfare system is its benefit structure with higher replacement ratios the lower are wages. Because immigrants tend to earn lower wages than natives, an unintended by-product of such benefit rules may be

stronger incentives for immigrants than for natives to stay out of work. Finally, if immigrant employment is particularly responsive to economic downturns and barriers to reemployment prevail, future employment shocks might be expected to hit immigrants hard and may create discouragement effects that keep immigrants out of the labor force.

Notwithstanding the problems of ranking the large set of possible explanations, our results clearly indicate that labor migrants to Norway from nonwestern countries find it hard to sustain employment and earnings careers comparable to those of natives. Whatever its underlying reasons, the finding has important implications for appropriate assumptions in macro projections of the effects of increased immigration.

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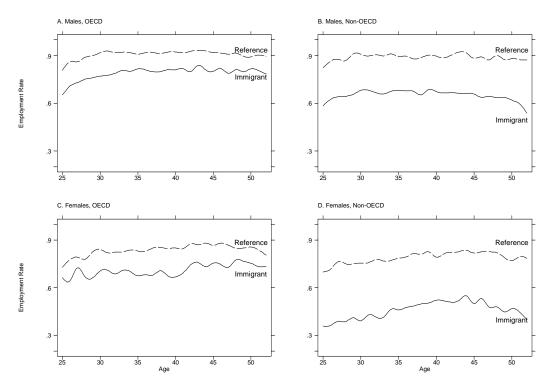


Fig. 1: Employment of Immigrants by Gender and Age, 1997

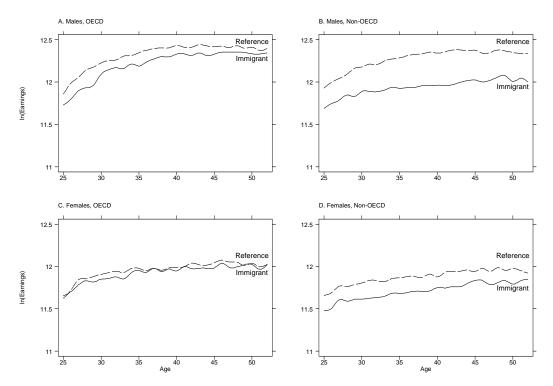


Fig. 2: Log Earnings of Immigrants by Gender and Age, 1997

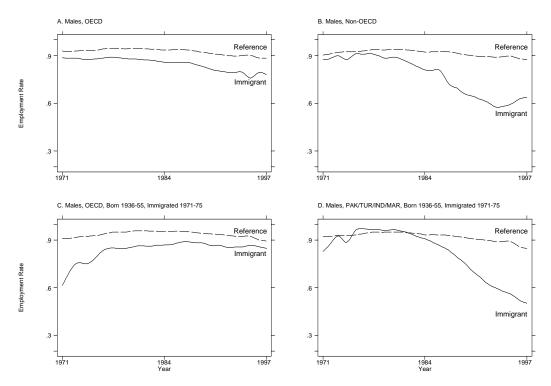


Fig. 3: Employment of Male Immigrants, 1971-97

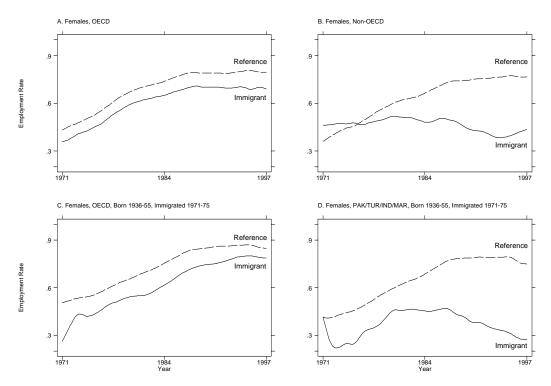


Fig. 4: Employment of Female Immigrants, 1971-97

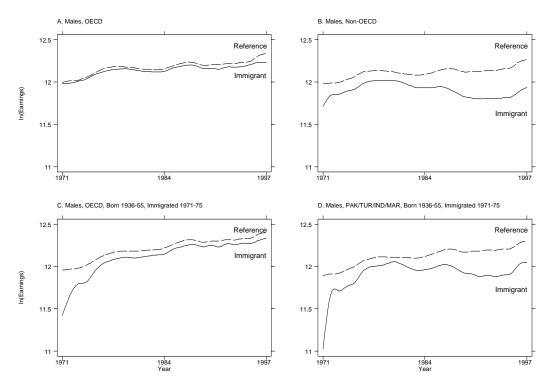


Fig. 5: Log Earnings of Male Immigrants, 1971-97

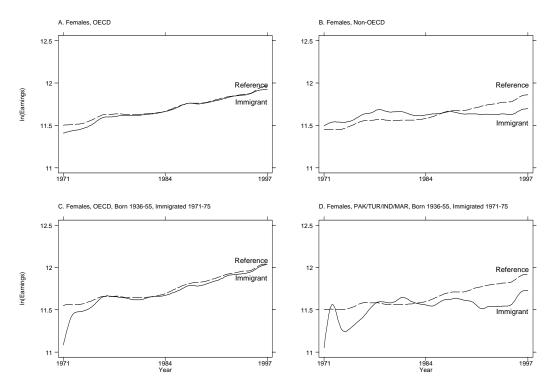


Fig. 6: Log Earnings of Female Immigrants, 1971-97

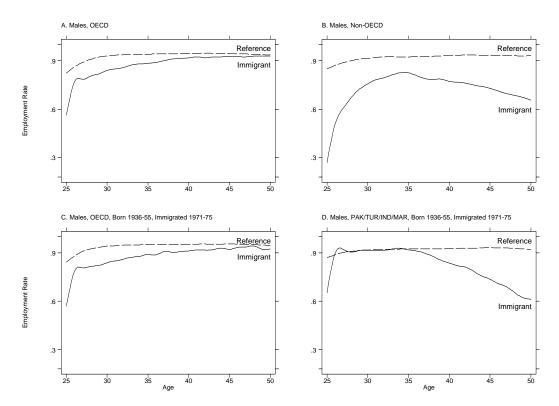


Fig. 7: Predicted Employment Profiles of Male Immigrants

Note: Profiles are based on coefficient estimates reported in Table A3. Both immigrant and native profiles are evaluated at means of explanatory variables (educational attainment, year of observation, region of residence, and local unemployment) taken from the respective immigrant sample. In panels A and B, immigrant intercepts reflect the weighted average cohort effect in the sample.

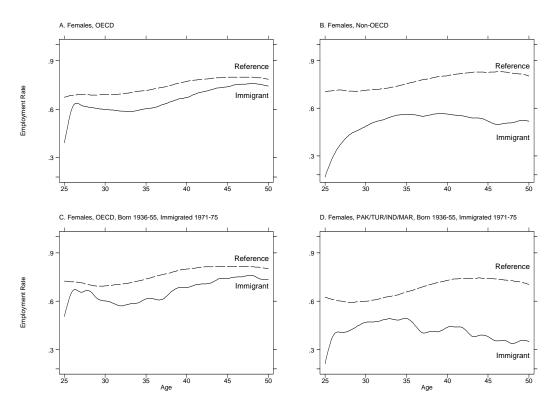


Fig. 8: Predicted Employment Profiles of Female Immigrants

Note: Profiles are based on coefficient estimates reported in Table A4. See also note to Fig. 7.

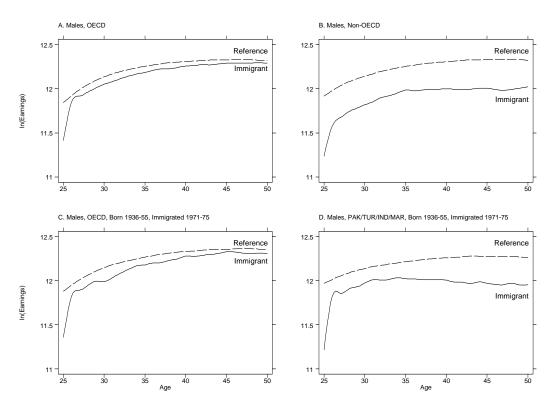


Fig. 9: Predicted Earnings Profiles of Male Immigrants

Note: Profiles are based on coefficient estimates reported in Table A5. See also note to Fig. 7.

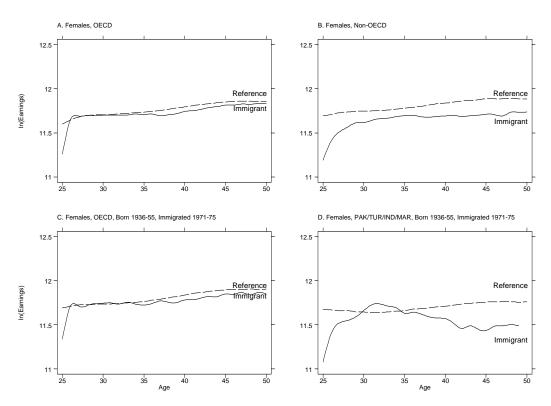


Fig. 10: Predicted Earnings Profiles of Female Immigrants

Note: Profiles are based on coefficient estimates reported in Table A6. See also note to Fig. 7.

Table 1: 1997 Rates of Unemployment Incidence, Rehabilitation, Disability Pension, and Social Assistance; Males Aged 42 to 61

|  | Immigrants<br>from<br>Pakistan,<br>Turkey, India<br>and Morocco,<br>1971-75 | Matched<br>group of<br>Norwegian<br>born (non-<br>OECD) | OECD<br>immigrants<br>1971-75 | Matched<br>group of<br>Norwegian<br>born (OECD) |
|--|---|---|-------------------------------|---|
| Non-employed                               | .499  | .152  | .152                          | .107  |
| of which                                   |   |   |                               |   |
| I. Unemployed                              | .112  | .044  | .089                          | .057  |
| II. Long-term sick leave                   | .011  | .010  | .003                          | .013  |
| III. Rehabilitation                        | .124  | .117  | .105                          | .134  |
| IV. Disability pension                     | .608  | .676  | .410                          | .624  |
| V. Social assistance<br>Transfer recipient | .290  | .154  | .108                          | .136  |
| (II, III, IV, or V)                        | .854  | .815  | .537                          | .779  |
| All  | 1   | 1   | 1                             | 1   |
| of which                                   |   |   |                               |   |
| Transfer recipient                         | .634  | .273  | .250                          | .213  |
| Observations                               | 2,673   | 29,985  | 2,368                         | 34,566  |

Table 2: 1997 Rates of Unemployment Incidence, Rehabilitation, Disability Pension, and Social Assistance; Females Aged 42 to 61

|              |                                  | Immigrants<br>from<br>Pakistan,<br>Turkey, India<br>and Morocco,<br>1971-75 | Matched<br>group of<br>Norwegian<br>born (non-<br>OECD) | OECD<br>immigrants<br>1971-75 | Matched<br>group of<br>Norwegian<br>born (OECD) |
|--------------|----------------------------------|---|---|-------------------------------|---|
| Non-employe  | ed                               | .725  | .250  | .213                          | .152  |
| of whi       |                                  |   |   |                               |   |
| I. Une       | mployed                          | .095  | .033  | .038                          | .051  |
| II. Lo       | ng-term sick leave               | .009  | .022  | .018                          | .022  |
| III. Re      | ehabilitation                    | .076  | .090  | .074                          | .123  |
| IV. D        | isability pension                | .377  | .553  | .256                          | .479  |
|              | cial assistance<br>fer recipient | .082  | .096  | .074                          | .077  |
|              | , IV, or V)                      | .501  | .647  | .355                          | .596  |
| All          |                                  | 1   | 1   | 1                             | 1   |
| of whi       | ich                              | _   |   | _                             | _   |
| •            | fer recipient                    | .497  | .369  | .243                          | .291  |
| Observations |                                  | 636   | 25,884  | 2,605                         | 22,140  |

Appendix Table A1: Sample Means, Males

|                       | Natives   | Immigrants<br>from the<br>OECD area | Immigrants<br>from outside<br>the OECD<br>area | Immigrants<br>from the<br>OECD area,<br>Born<br>1936-55,<br>Immigrated<br>1971-75 | Immigrants<br>from<br>Pakistan,<br>Turkey,<br>India, and<br>Morocco,<br>Born<br>1936-55<br>Immigrated<br>1971-75 |
|-----------------------|-----------|-------------------------------------|--|---|--|
| Employment            | 0.920     | 0.830                               | 0.683  | 0.853   | 0.801  |
| Log Earnings          | 12.151    | 12.161                              | 11.882   | 12.169  | 11.944   |
| Age                   | 39.255    | 40.527                              | 36.714   | 39.111  | 38.941   |
| Educ1, 0-9            | 0.224     | 0.175                               | 0.189  | 0.137   | 0.303  |
| Educ2, 10-11          | 0.292     | 0.179                               | 0.229  | 0.157   | 0.212  |
| Educ3, 12             | 0.216     | 0.206                               | 0.183  | 0.231   | 0.142  |
| Educ4, 13-15          | 0.142     | 0.170                               | 0.157  | 0.203   | 0.122  |
| Educ5, 16+            | 0.116     | 0.152                               | 0.104  | 0.178   | 0.041  |
| Educ Missing          | 0.010     | 0.118                               | 0.139  | 0.093   | 0.180  |
| Reg1 OSLO/AH          | 0.198     | 0.358                               | 0.571  | 0.350   | 0.751  |
| Reg2 ØF/VF/BR/TM      | 0.197     | 0.212                               | 0.141  | 0.204   | 0.147  |
| Reg3 AA/VA/RL         | 0.090     | 0.051                               | 0.032  | 0.057   | 0.008  |
| Reg4 HL/SF            | 0.133     | 0.167                               | 0.098  | 0.166   | 0.056  |
| Reg5 MR/ST            | 0.122     | 0.085                               | 0.076  | 0.095   | 0.028  |
| Reg6 OL/HM            | 0.117     | 0.056                               | 0.048  | 0.060   | 0.006  |
| Reg7 NT/NL/TS/FM      | 0.143     | 0.071                               | 0.035  | 0.068   | 0.004  |
| Years Since Migration |           | 13.430                              | 9.378  | 12.507  | 12.849   |
| Imm before 1966       |           | 0.262                               | 0.052  | 0.000   | 0.000  |
| 1966-70               |           | 0.132                               | 0.073  | 0.000   | 0.000  |
| 1971-75               |           | 0.148                               | 0.215  | 1.000   | 1.000  |
| 1976-80               |           | 0.140                               | 0.125  | 0.000   | 0.000  |
| 1981-85               |           | 0.131                               | 0.131  | 0.000   | 0.000  |
| 1986-90               |           | 0.100                               | 0.287  | 0.000   | 0.000  |
| 1991-97               |           | 0.086                               | 0.117  | 0.000   | 0.000  |
| Observations          | 3,983,668 | 424,510                             | 474,811  | 55,899  | 63,436   |
| Individuals           | 226,858   | 33,957                              | 47,110   | 2,368   | 2,673  |

Note: Log earnings are conditional on employment.

Appendix Table A2: Sample Means, Females

|                       | Natives   | Immigrants<br>from the<br>OECD area | Immigrants<br>from outside<br>the OECD<br>area | Immigrants<br>from the<br>OECD area,<br>Born<br>1936-55,<br>Immigrated<br>1971-75 | Immigrants<br>from<br>Pakistan,<br>Turkey,<br>India, and<br>Morocco,<br>Born<br>1936-55<br>Immigrated<br>1971-75 |
|-----------------------|-----------|-------------------------------------|--|---|--|
| Employment            | 0.677     | 0.636                               | 0.436  | 0.647   | 0.385  |
| Log Earnings          | 11.669    | 11.750                              | 11.647   | 11.782  | 11.577   |
| Age                   | 39.550    | 41.016                              | 36.633   | 38.484  | 38.166   |
| Educ1, 0-9            | 0.265     | 0.162                               | 0.258  | 0.100   | 0.440  |
| Educ2, 10-11          | 0.402     | 0.233                               | 0.201  | 0.149   | 0.123  |
| Educ3, 12             | 0.106     | 0.140                               | 0.157  | 0.152   | 0.077  |
| Educ4, 13-15          | 0.134     | 0.224                               | 0.145  | 0.291   | 0.082  |
| Educ5, 16+            | 0.085     | 0.163                               | 0.102  | 0.227   | 0.048  |
| Educ Missing          | 0.008     | 0.077                               | 0.138  | 0.080   | 0.231  |
| Reg1 OSLO/AH          | 0.207     | 0.382                               | 0.514  | 0.372   | 0.749  |
| Reg2 ØF/VF/BR/TM      | 0.198     | 0.211                               | 0.167  | 0.194   | 0.153  |
| Reg3 AA/VA/RL         | 0.091     | 0.063                               | 0.034  | 0.063   | 0.004  |
| Reg4 HL/SF            | 0.132     | 0.132                               | 0.108  | 0.137   | 0.055  |
| Reg5 MR/ST            | 0.119     | 0.075                               | 0.079  | 0.086   | 0.030  |
| Reg6 OL/HM            | 0.115     | 0.056                               | 0.056  | 0.053   | 0.005  |
| Reg7 NT/NL/TS/FM      | 0.137     | 0.080                               | 0.042  | 0.095   | 0.003  |
| Years Since Migration |           | 15.944                              | 8.240  | 12.743  | 12.175   |
| Imm before 1966       |           | 0.391                               | 0.052  | 0.000   | 0.000  |
| 1966-70               |           | 0.147                               | 0.044  | 0.000   | 0.000  |
| 1971-75               |           | 0.139                               | 0.109  | 1.000   | 1.000  |
| 1976-80               |           | 0.105                               | 0.171  | 0.000   | 0.000  |
| 1981-85               |           | 0.086                               | 0.168  | 0.000   | 0.000  |
| 1986-90               |           | 0.073                               | 0.274  | 0.000   | 0.000  |
| 1991-97               |           | 0.061                               | 0.181  | 0.000   | 0.000  |
| Observations          | 3,932,168 | 492,064                             | 364,324  | 61,004  | 14,302   |
| Individuals           | 221,419   | 34,089                              | 42,911   | 2,605   | 636  |

Note: Log earnings are conditional on employment.

## Appendix to accompany

Lifecycle Employment and Earnings of Labor Migrants to Norway

**Detailed Regression Results** 

Appendix Table A3: Employment Regressions, Male Samples

|           | OECD             | Non-OECD         | OECD/<br>Born 1936-55/<br>Imm 1971-75 | Pakistan,<br>Turkey, India,<br>and Morocco/<br>Born 1936-55/<br>Imm 1971-75 |
|-----------|------------------|------------------|---------------------------------------|---|
| YSM1      | .1808            | .2246            | .2075                                 | .2490   |
| 7.4G) 40  | (.0045)          | (.0036)          | (.0161)                               | (.0127)   |
| YSM2      | .1823            | .3178            | .2114                                 | .2604   |
| NGN 12    | (.0045)          | (.0036)          | (.0157)                               | (.0124)   |
| YSM3      | .1881            | .3790            | .2015                                 | .2573   |
| NCM 4     | (.0046)          | (.0036)          | (.0155)                               | (.0125)   |
| YSM4      | .1889            | .4233            | .1988                                 | .2641   |
| VCM5      | (.0046)          | (.0036)          | (.0154)                               | (.0125)   |
| YSM5      | .2029            | .4532            | .2061                                 | .2662   |
| VCMC      | (.0046)<br>.2103 | (.0036)          | (.0152)                               | (.0126)   |
| YSM6      |                  | .4743            | .2073                                 | .2627   |
| VCM7      | (.0047)<br>.2177 | (.0037)<br>.4939 | (.0151)<br>.2118                      | (.0126)<br>.2690  |
| YSM7      | (.0048)          | (.0038)          | (.0152)                               | (.0128)   |
| YSM8      | .2290            | .5062            | .2151                                 | .2687   |
| 1 31/10   | (.0048)          | (.0038)          | (.0153)                               | (.0131)   |
| YSM9      | .2353            | .5152            | .2180                                 | .2742   |
| 131019    | (.0048)          | (.0039)          | (.0155)                               | (.0133)   |
| YSM10     | .2413            | .5168            | .2198                                 | .2718   |
| 131110    | (.0049)          | (.0040)          | (.0156)                               | (.0136)   |
| YSM11     | .2439            | .4983            | .2202                                 | .2604   |
| 1 51/11 1 | (.0050)          | (.0044)          | (.0157)                               | (.0140)   |
| YSM12     | .2544            | .4826            | .2341                                 | .2401   |
| 1514112   | (.0048)          | (.0045)          | (.0156)                               | (.0143)   |
| YSM13     | .2619            | .4809            | .2306                                 | .2192   |
| 1511113   | (.0049)          | (.0047)          | (.0157)                               | (.0145)   |
| YSM14     | .2684            | .4785            | .2394                                 | .1949   |
| 151111    | (.0049)          | (.0048)          | (.0157)                               | (.0148)   |
| YSM15     | .2695            | .4698            | .2409                                 | .1808   |
| 1511113   | (.0049)          | (.0050)          | (.0159)                               | (.0151)   |
| YSM16     | .2757            | .4647            | .2354                                 | .1649   |
| 121110    | (.0051)          | (.0052)          | (.0162)                               | (.0156)   |
| YSM17     | .2753            | .4603            | .2382                                 | .1568   |
| 1511117   | (.0052)          | (.0055)          | (.0166)                               | (.0164)   |
| YSM18     | .2753            | .4525            | .2342                                 | .1460   |
| - 2       | (.0052)          | (.0058)          | (.0169)                               | (.0172)   |
| YSM19     | .2799            | .4423            | .2403                                 | .1192   |
|           | (.0053)          | (.0060)          | (.0170)                               | (.0177)   |
| YSM20     | .2827            | .4375            | .2390                                 | .1146   |
| -         | (.0054)          | (.0063)          | (.0171)                               | (.0179)   |
| YSM21     | .2847            | .4242            | .2511                                 | .0928   |
|           | (.0055)          | (.0065)          | (.0171)                               | (.0181)   |
| YSM22     | .2856            | .4125            | .2530                                 | .0904   |
|           | (.0056)          | (.0069)          | (.0171)                               | (.0181)   |
| YSM23     | .2929            | .4074            | .2643                                 | .0733   |
|           | (.0058)          | (.0074)          | (.0174)                               | (.0187)   |

| YSM24           | .2999            | .4088            | .2567            | .0681            |
|-----------------|------------------|------------------|------------------|------------------|
| YSM25           | (.0061)<br>.2999 | (.0081)<br>.4060 | (.0183)<br>.2456 | (.0198)<br>.0734 |
| ****            | (.0062)          | (.0087)          | (.0199)          | (.0208)          |
| YSM26           | .2946            | .4064            | .2329            | .0611            |
| V(1) 107        | (.0063)          | (.0091)          | (.0242)          | (.0223)          |
| YSM27           | .2911            | .4490            |                  |                  |
| YSM28           | (.0063)<br>.2888 | (.0102)<br>.4669 |                  |                  |
| 131/126         | .2000<br>(.0064) | (.0109)          |                  |                  |
| YSM29           | .2958            | .4810            |                  |                  |
| 13112)          | (.0067)          | (.0118)          |                  |                  |
| YSM30           | .3037            | .5954            |                  |                  |
| 1514150         | (.0060)          | (.0080)          |                  |                  |
| Immigrant       | 2368             | 8862             | 2691             | 3308             |
|                 | (.0072)          | (.0063)          | (.0229)          | (.0219)          |
| Imm before 1961 | 0753             | .2116            | (**==*/          | (10=15)          |
|                 | (.0048)          | (.0061)          |                  |                  |
| Imm 1966-70     | 0912             | .1564            |                  |                  |
|                 | (.0042)          | (.0048)          |                  |                  |
| Imm 1971-75     | 0728             | .1927            |                  |                  |
|                 | (.0038)          | (.0039)          |                  |                  |
| Imm 1976-80     | 0707             | .1843            |                  |                  |
|                 | (.0036)          | (.0036)          |                  |                  |
| Imm 1981-85     | 0552             | .1753            |                  |                  |
|                 | (.0034)          | (.0032)          |                  |                  |
| Imm 1986-90     | 0386             | .0805            |                  |                  |
|                 | (.0034)          | (.0026)          | 0.40             |                  |
| Age26           | .0393            | .0227            | .0406            | .0164            |
|                 | (.0020)          | (.0025)          | (.0031)          | (.0028)          |
| Age27           | .0672            | .0396            | .0652            | .0307            |
| A ~~20          | (.0019)          | (.0024)          | (.0030)          | (.0027)          |
| Age28           | .0866<br>(.0018) | .0522<br>(.0024) | .0849            | .0366            |
| Age29           | .0987            | .0622            | (.0028)<br>.0938 | (.0026)<br>.0419 |
| Agc2)           | (.0018)          | (.0023)          | (.0028)          | (.0025)          |
| Age30           | .1066            | .0659            | .1015            | .0439            |
| rigeso          | (.0017)          | (.0023)          | (.0027)          | (.0025)          |
| Age31           | .1113            | .0709            | .1047            | .0449            |
|                 | (.0017)          | (.0023)          | (.0027)          | (.0025)          |
| Age32           | .1141            | .0746            | .1065            | .0479            |
|                 | (.0017)          | (.0023)          | (.0027)          | (.0025)          |
| Age33           | .1156            | .0749            | .1099            | .0493            |
|                 | (.0017)          | (.0024)          | (.0027)          | (.0025)          |
| Age34           | .1162            | .0743            | .1116            | .0499            |
|                 | (.0017)          | (.0024)          | (.0027)          | (.0026)          |
| Age35           | .1176            | .0742            | .1114            | .0520            |
|                 | (.0017)          | (.0025)          | (.0027)          | (.0026)          |
| Age36           | .1190            | .0756            | .1131            | .0514            |
| A 27            | (.0017)          | (.0025)          | (.0027)          | (.0026)          |
| Age37           | .1195            | .0753            | .1136            | .0524            |
| A co 29         | (.0017)          | (.0026)          | (.0027)          | (.0026)          |
| Age38           | .1198            | .0791            | .1141            | .0534            |
| Age39           | (.0017)<br>.1211 | (.0026)<br>.0812 | (.0028)<br>.1129 | (.0027)<br>.0543 |
| riges)          | (.0017)          | (.0026)          | (.0028)          | (.0027)          |
|                 | (.0017)          | (.0020)          | (.0020)          | (.0021)          |

| Age40     | .1219   | .0846   | .1146   | .0564    |
|-----------|---------|---------|---------|----------|
|           | (.0017) | (.0026) | (.0028) | (.0027)  |
| Age41     | .1227   | .0853   | .1156   | .0585    |
|           | (.0017) | (.0027) | (.0028) | (.0028)  |
| Age42     | .1232   | .0866   | .1155   | .0588    |
|           | (.0017) | (.0028) | (.0028) | (.0028)  |
| Age43     | .1228   | .0864   | .1160   | .0584    |
|           | (.0018) | (.0029) | (.0029) | (.0028)  |
| Age44     | .1221   | .0844   | .1169   | .0598    |
|           | (.0018) | (.0030) | (.0029) | (.0029)  |
| Age45     | .1212   | .0831   | .1184   | .0609    |
|           | (.0018) | (.0031) | (.0029) | (.0030)  |
| Age46     | .1197   | .0832   | .1178   | .0593    |
|           | (.0019) | (.0032) | (.0030) | (.0030)  |
| Age47     | .1191   | .0826   | .1173   | .0598    |
|           | (.0019) | (.0034) | (.0030) | (.0031)  |
| Age48     | .1167   | .0823   | .1135   | .0565    |
|           | (.0019) | (.0035) | (.0031) | (.0033)  |
| Age49     | .1150   | .0806   | .1128   | .0547    |
|           | (.0020) | (.0037) | (.0032) | (.0034)  |
| Age50     | .1120   | .0834   | .1099   | .0482    |
|           | (.0020) | (.0039) | (.0033) | (.0036)  |
| Age51     | .1104   | .0824   | .1123   | .0463    |
|           | (.0021) | (.0041) | (.0034) | (.0038)  |
| Age52     | .1049   | .0759   | .1041   | .0396    |
|           | (.0022) | (.0044) | (.0037) | (.0041)  |
| Age53     | .0995   | .0693   | .0986   | .0297    |
|           | (.0023) | (.0047) | (.0039) | (.0045)  |
| Age54     | .0932   | .0647   | .0919   | .0138    |
|           | (.0024) | (.0051) | (.0043) | (.0050)  |
| Age55     | .0859   | .0520   | .0869   | 0035     |
|           | (.0026) | (.0055) | (.0047) | (.0056)  |
| Age56     | .0782   | .0455   | .0754   | 0112     |
|           | (.0028) | (.0060) | (.0052) | (.0064)  |
| Age57     | .0689   | .0391   | .0628   | 0218     |
|           | (.0030) | (.0064) | (.0060) | (.0072)  |
| Age58     | .0517   | .0212   | .0412   | 0418     |
|           | (.0032) | (.0071) | (.0070) | (.0085)  |
| Age59     | .0330   | 0028    | .0183   | 0767     |
|           | (.0035) | (.0080) | (.0083) | (.0108)  |
| Age60     | 0489    | 0717    | 0101    | 1272     |
|           | (.0025) | (.0052) | (.0095) | (.0119)  |
| Imm*Age26 | 0130    | 0070    | 0328    | 0164     |
|           | (.0067) | (.0050) | (.0177) | (.0092)  |
| Imm*Age27 | 0266    | 0200    | 0397    | 0222     |
|           | (.0065) | (.0049) | (.0170) | (.0086)  |
| Imm*Age28 | 0325    | 0263    | 0398    | 0410     |
|           | (.0063) | (.0048) | (.0165) | (.0087)  |
| Imm*Age29 | 0323    | 0300    | 0400    | 0419     |
|           | (.0062) | (.0048) | (.0162) | (.0086)  |
| Imm*Age30 | 0324    | 0310    | 0376    | 0452     |
|           | (.0061) | (.0048) | (.0159) | (.0086)  |
| Imm*Age31 | 0353    | 0321    | 0304    | 0434     |
|           | (.0060) | (.0047) | (.0157) | (.0087)  |
| Imm*Age32 | 0358    | 0427    | 0249    | 0506     |
|           | (.0060) | (.0048) | (.0157) | (.8800.) |
|           |         |         |         |          |

| Imm*Age33     | 0342            | 0374    | 0200    | 0443            |
|---------------|-----------------|---------|---------|-----------------|
|               | (.0059)         | (.0048) | (.0156) | (.0088)         |
| Imm*Age34     | 0339            | 0331    | 0174    | 0462            |
|               | (.0059)         | (.0048) | (.0155) | (.0089)         |
| Imm*Age35     | 0384            | 0352    | 0085    | 0547            |
|               | (.0059)         | (.0049) | (.0155) | (.0092)         |
| Imm*Age36     | 0360            | 0365    | 0109    | 0496            |
|               | (.0059)         | (.0050) | (.0155) | (.0092)         |
| Imm*Age37     | 0357            | 0380    | 0045    | 0449            |
|               | (.0059)         | (.0050) | (.0155) | (.0094)         |
| Imm*Age38     | 0338            | 0456    | 0061    | 0457            |
|               | (.0059)         | (.0051) | (.0155) | (.0097)         |
| Imm*Age39     | 0378            | 0429    | 0096    | 0454            |
|               | (.0059)         | (.0052) | (.0157) | (.0100)         |
| Imm*Age40     | 0370            | 0516    | 0081    | 0489            |
|               | (.0059)         | (.0053) | (.0157) | (.0103)         |
| Imm*Age41     | 0381            | 0526    | .0024   | 0521            |
| J             | (.0059)         | (.0054) | (.0157) | (.0106)         |
| Imm*Age42     | 0426            | 0554    | 0018    | 0537            |
| C             | (.0059)         | (.0055) | (.0158) | (.0109)         |
| Imm*Age43     | 0382            | 0587    | .0053   | 0670            |
| U             | (.0059)         | (.0057) | (.0159) | (.0115)         |
| Imm*Age44     | 0411            | 0557    | .0067   | 0718            |
|               | (.0059)         | (.0059) | (.0160) | (.0119)         |
| Imm*Age45     | 0419            | 0618    | 0006    | 0875            |
|               | (.0060)         | (.0060) | (.0162) | (.0124)         |
| Imm*Age46     | 0418            | 0637    | 0001    | 0901            |
| 111111 115010 | (.0060)         | (.0063) | (.0164) | (.0129)         |
| Imm*Age47     | 0440            | 0683    | .0007   | 1087            |
| 111111 115017 | (.0061)         | (.0065) | (.0166) | (.0136)         |
| Imm*Age48     | 0435            | 0735    | .0005   | 1240            |
| IIIIII 71gc+6 | (.0062)         | (.0068) | (.0169) | (.0144)         |
| Imm*Age49     | 0477            | 0863    | 0109    | 1473            |
| min Age+)     | (.0063)         | (.0071) | (.0174) | (.0153)         |
| Imm*Age50     | 0445            | 1025    | .0044   | 1578            |
| min Ageso     | (.0064)         | (.0075) | (.0176) | (.0163)         |
| Imm*Age51     | 0496            | 1169    | 0128    | 1708            |
| IIIIII Agesi  | (.0065)         | (.0078) | (.0185) | (.0174)         |
| Imm*Age52     | 0474            | 1309    | 0164    | 2102            |
| IIIIII Age52  | (.0067)         | (.0083) | (.0194) | (.0187)         |
| Imm*Age53     | 0452            | 1301    | 0156    | 2165            |
| IIIIII Agess  |                 | (.0088) | (.0203) |                 |
| Imm*Age54     | (.0069)<br>0488 | 1411    | 0363    | (.0202)<br>2226 |
| IIIIII Age 34 |                 |         |         |                 |
| I             | (.0071)         | (.0093) | (.0221) | (.0217)         |
| Imm*Age55     | 0469            | 1366    | 0173    | 2241            |
| T             | (.0074)         | (.0099) | (.0232) | (.0234)         |
| Imm*Age56     | 0427            | 1434    | 0196    | 2150            |
| T             | (.0076)         | (.0105) | (.0254) | (.0265)         |
| Imm*Age57     | 0460            | 1759    | 0238    | 2316            |
| T 50          | (.0080)         | (.0111) | (.0286) | (.0287)         |
| Imm*Age58     | 0443            | 1821    | 0334    | 2481            |
| T 70          | (.0084)         | (.0121) | (.0330) | (.0326)         |
| Imm*Age59     | 0436            | 1844    | 0435    | 2501            |
| ·             | (.0090)         | (.0132) | (.0388) | (.0386)         |
| Imm*Age60     | 0401            | 1765    | .0004   | 2751            |
|               | (.0070)         | (.0082) | (.0421) | (.0368)         |
|               |                 |         |         |                 |

| Educ2            | .0489   | .0392   | .0503              | .0466   |
|------------------|---------|---------|--------------------|---------|
|                  | (.0007) | (.0012) | (.0011)            | (.0008) |
| Educ3            | .0805   | .0807   | .0733              | .0728   |
|                  | (.0007) | (.0011) | (.0010)            | (.0008) |
| Educ4            | .0720   | .0587   | .0690              | .0654   |
|                  | (.0007) | (.0012) | (.0010)            | (.0009) |
| Educ5            | .0618   | .0455   | .0644              | .0632   |
|                  | (.0007) | (.0014) | (.0010)            | (.0013) |
| Educ Missing     | 1395    | 1540    | 1126               | 1119    |
|                  | (.0022) | (.0024) | (.0032)            | (.0031) |
| Imm*Educ2        | 0293    | 0697    | 0583               | 0465    |
|                  | (.0019) | (.0022) | (.0054)            | (.0041) |
| Imm*Educ3        | 0421    | 0637    | 0281               | 0499    |
|                  | (.0018) | (.0022) | (.0047)            | (.0046) |
| Imm*Educ4        | 0534    | 0640    | 0719               | 0510    |
|                  | (.0019) | (.0024) | (.0051)            | (.0048) |
| Imm*Educ5        | 0339    | 0179    | 0498               | 0312    |
|                  | (.0020) | (.0027) | (.0051)            | (.0079) |
| Imm*Educ Missing | 1160    | .0314   | 1608               | .0513   |
|                  | (.0035) | (.0033) | (.0084)            | (.0054) |
| Year72           | 0005    | .0085   | .0016              | .0016   |
|                  | (.0019) | (.0046) | (.0031)            | (.0032) |
| Year73           | 0014    | .0130   | .0062              | .0031   |
|                  | (.0019) | (.0044) | (.0030)            | (.0031) |
| Year74           | 0026    | .0096   | .0050              | 0005    |
|                  | (.0019) | (.0042) | (.0029)            | (.0030) |
| Year75           | .0014   | .0194   | .0102              | .0053   |
|                  | (.0018) | (.0042) | (.0028)            | (.0029) |
| Year76           | .0054   | .0191   | .0144              | .0114   |
|                  | (.0018) | (.0041) | (.0027)            | (.0029) |
| Year77           | .0082   | .0205   | .0181              | .0141   |
|                  | (.0017) | (.0040) | (.0027)            | (.0028) |
| Year78           | .0081   | .0186   | .0183              | .0146   |
|                  | (.0017) | (.0039) | (.0026)            | (.0028) |
| Year79           | .0059   | .0174   | .0160              | .0144   |
|                  | (.0017) | (.0039) | (.0027)            | (.0028) |
| Year80           | .0070   | .0163   | .0188              | .0135   |
|                  | (.0017) | (.0039) | (.0026)            | (.0028) |
| Year81           | .0080   | .0185   | .0174              | .0118   |
|                  | (.0017) | (.0039) | (.0026)            | (.0028) |
| Year82           | .0070   | .0196   | .0147              | .0099   |
|                  | (.0018) | (.0039) | (.0027)            | (.0029) |
| Year83           | .0069   | .0192   | .0141              | .0099   |
|                  | (.0018) | (.0040) | (.0028)            | (.0030) |
| Year84           | .0046   | .0120   | .0103              | .0041   |
|                  | (.0018) | (.0040) | (.0028)            | (.0031) |
| Year85           | .0032   | .0081   | .0084              | 0017    |
|                  | (.0018) | (.0039) | (.0028)            | (.0030) |
| Year86           | .0003   | .0018   | .0050              | 0091    |
|                  | (.0017) | (.0038) | (.0027)            | (.0030) |
| Year87           | 0014    | 0032    | .0015              | 0122    |
|                  | (.0017) | (.0038) | (.0027)            | (.0030) |
| Year88           | 0038    | 0041    | 0004               | 0156    |
|                  | (.0018) | (.0038) | (.0028)            | (.0031) |
| Year89           | 0049    | 0048    | 0002               | 0173    |
|                  | (.0019) | (.0040) | (.0030)            | (.0033) |
|                  | ( /     | ( )     | ( <del>- /</del> / | ()      |

| Year90         -0.101         -0.011         -0.037         -0.210           Year91         -0.135        0164        0056        0254           (.0019)         (.0041)         (.0031)         (.0034)           Year92        0179        0176        0087        0278           (.0020)         (.0041)         (.0031)         (.0034)           Year93        0218        0244        0121        0327           (.0020)         (.0041)         (.0031)         (.0035)           Year94        0196        0245        0116        0311           (.0020)         (.0040)         (.0031)         (.0035)           Year95        0206        0233        0104        0320           (.0019)         (.0040)         (.0031)         (.0035)           Year96        0345        0340        0279        0581           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0037           Reg3         .0120         .0140   | <b>V</b> 00   | 0101      | 0111      | 0027    | 0210    |
|--|---------------|-----------|-----------|---------|---------|
| Year91        0135        0164        0056        0254           (0019)         (.0041)         (.0031)         (.0034)           Year92        0179        0176        0087        0278           (.0020)         (.0041)         (.0031)         (.0034)           Year93        0218        0244        0121        0327           (.0020)         (.0040)         (.0031)         (.0035)           Year94        0196        0245        0116        0311           (.0020)         (.0040)         (.0031)         (.0035)           Year95        0206        0233        0104        0320           (.0019)         (.0040)         (.0031)         (.0035)           Year96        0345        0340        0279        0581           (.0019)         (.0040)         (.0032)         (.0036)           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0056           (.0007)         (.0012         (.0004)         .0032  | Year90        |           |           |         |         |
| Year92         .0179         .0176         .0087         .0278           (.0020)         (.0041)         (.0031)         (.0034)           Year93        0218         .0244         .0121         .0327           (.0020)         (.0041)         (.0031)         (.0035)           Year94        0196        0245        0116        0311           (.0020)         (.0040)         (.0031)         (.0035)           Year95        0206        0233        0104        0320           (.0019)         (.0040)         (.0031)         (.0035)           Year96        0345        0340        0279        0581           (.0019)         (.0040)         (.0032)         (.0036)           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0057           (.0007)         (.0012)         (.0009)         (.0011)           Reg3         .0120         .0140         .0146         .0150           Reg4         .0149         .0182         .0127         .0178<  | <b>3</b> 7 01 | * /       | , ,       | , ,     |         |
| Year92        0179        0176        0087        0278           Year93        0218        0244        0121        0327           (.0020)         (.0041)         (.0031)         (.0035)           Year94        0196        0245        0116        0311           (.0020)         (.0040)         (.0031)         (.0035)           Year95        0206        0233        0104        0320           (.0019)         (.0040)         (.0031)         (.0035)           Year96        0345        0340        0279        0581           (.0019)         (.0040)         (.0032)         (.0036)           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0057           (.0077)         (.0012)         (.0009)         (.0011)           Reg3         .0120         .0140         .0146         .0150           Reg4         .0149         .0182         .0127         .0178           Reg5         .0142         .0198         .0161 <td>Year91</td> <td></td> <td></td> <td></td> <td></td>  | Year91        |           |           |         |         |
| Year93        0218        0244        0121        0327           (.00020)         (.0041)         (.0031)         (.0035)           Year94        0196        0245        0116        0311           (.0020)         (.0040)         (.0031)         (.0035)           Year95        0206        0233        0104        0320           (.0019)         (.0040)         (.0031)         (.0035)           Year96        0345        0340        0279        0581           (.0019)         (.0040)         (.0032)         (.0036)           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0057           (.0007)         (.0012)         (.0009)         (.0011)           Reg3         .0120         .0140         .0146         .0150           (.0007)         (.0012)         (.0009)         (.0011)           Reg4         .0149         .0182         .0127         .0178           Reg5         .0142         .0188         .0161         .018   | ** 00         |           | , ,       | , ,     | , ,     |
| Year93        0218        0244        0121        0327           Year94        0196        0245        0116        0311           (.0020)         (.0040)         (.0031)         (.0035)           Year95        0206        0233        0104        0320           (.0019)         (.0040)         (.0031)         (.0035)           Year96        0345        0340        0279        0581           (.0019)         (.0040)         (.0032)         (.0036)           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0057           (.0007)         (.0012)         (.0009)         (.0011         (.0009)         (.0011           Reg3         .0120         .0140         .0146         .0150           Reg4         .0149         .0182         .0127         .0178           Reg4         .0149         .0182         .0127         .0178           Reg5         .0142         .0198         .0161         .0184           (.0007)  | Year92        |           |           |         |         |
| Year94        0096        0245        0116        031           (.0020)         (.0040)         (.0031)         (.0035)           Year95        0206        0233        0104        0320           (.0019)         (.0040)         (.0031)         (.0035)           Year96        0345        0340        0279        0581           (.0019)         (.0040)         (.0032)         (.0036)           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0057           (.0007)         (.0012)         (.0009)         (.0011           Reg3         .0120         .0140         .0146         .0150           Reg4         .0149         .0182         .0127         .0178           Reg4         .0149         .0182         .0127         .0178           Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170 <td< td=""><td></td><td>* /</td><td>, ,</td><td>, ,</td><td></td></td<>  |               | * /       | , ,       | , ,     |         |
| Year94        0196        0245        0116        0311           Year95        0206        0233        0104        0320           (.0019)         (.0040)         (.0031)         (.0035)           Year96        0345        0340        0279        0581           (.0019)         (.0040)         (.0032)         (.0036)           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0057           (.0007)         (.0012)         (.0009)         (.0011         (.0009)         (.0011           Reg3         .0120         .0140         .0146         .0150           (.0009)         (.0016)         (.0012)         (.0014           Reg4         .0149         .0182         .0127         .0178           (.0007)         (.0013)         (.0009)         (.0012         (.0014           (.0017)         (.0013)         (.0009)         (.0012         (.0018         .0016         .0016         .0012           Reg5         .0142         .0198         .0161   | Year93        |           |           |         |         |
| Year95         (.0020)         (.0040)         (.0031)         (.0035)           Year96        0246        0233        0104        0320           Year96        0345        0340        0279        0581           (.0019)         (.0040)         (.0032)         (.0036)           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0057           (.0007)         (.0012)         (.0009)         .0011         .0057           Reg3         .0120         .0140         .0146         .0150           (.0009)         (.0016)         (.0012)         (.0001)         .0014         .0114           Reg4         .0149         .0182         .0127         .0178           (.0007)         (.0013)         (.0009)         (.0012)           Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           Reg7  |               | * /       | , ,       | , ,     |         |
| Year95        0206        0233        0104        0320           Year96        0345        0340        0279        0581           (.0019)         (.0040)         (.0032)         (.0035)           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0057           (.0007)         (.0012)         (.0009)         (.0011)           Reg3         .0120         .0140         .0146         .0150           (.0007)         (.0012)         (.0009)         (.0012)         (.0014)           Reg4         .0149         .0182         .0127         .0178           (.0007)         (.0013)         (.0009)         (.0012)         (.0014)           Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           (.0028)         (.0015)         (.0011)         (.0014)           (.0028)         (.0015)         (.0011)<   | Year94        |           |           |         |         |
| Year96         (.0019)         (.0040)         (.0031)         (.0035)           Year97        0345        0340        0279        0581           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0057           (.0007)         (.0012)         (.0009)         (.0011)           Reg3         .0120         .0140         .0146         .0150           (.0009)         (.0016)         (.0012)         (.0011)           Reg4         .0149         .0182         .0127         .0178           (.0007)         (.0013)         (.0009)         (.0012)           Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           Reg7         .0018         .0092         .0033         .0100           Imm*Reg2         .0327         .0238         .0431         .0279           Imm*Reg3         .0217         .0159   |               |           | , ,       |         | , ,     |
| Year96        0345        0340        0279        0581           Year97        0377        0392        0344        0641           (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0057           (.0007)         (.0012)         (.0009)         (.0011)           Reg3         .0120         .0140         .0146         .0150           (.0009)         (.0016)         (.0012)         (.0014)           Reg4         .0149         .0182         .0127         .0178           (.0007)         (.0013)         (.0009)         (.0012)           Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           Reg7         .0018         .0092         .0033         .0100           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397  | Year95        |           |           |         |         |
| Year97   |               | ` '       | , ,       | , ,     | ` /     |
| Year97        0377        0392        0344        0641           Reg2         .0066         .0099         .0102         .0057           (.0007)         (.0012)         (.0009)         .0011           Reg3         .0120         .0140         .0146         .0150           (.0009)         (.0016)         (.0012)         (.0014)           Reg4         .0149         .0182         .0127         .0178           (.0007)         (.0013)         (.0009)         (.0012)           Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           (.0008)         (.0015)         (.0010)         (.0013)           Reg7         .0018         .0092         .0033         .0100           (.0009)         (.0015)         (.0011)         (.0014           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721  | Year96        | 0345      |           | 0279    | 0581    |
| Reg2         (.0019)         (.0040)         (.0032)         (.0036)           Reg2         .0066         .0099         .0102         .0057           (.0007)         (.0012)         (.0009)         .0011           Reg3         .0120         .0140         .0146         .0150           (.0009)         (.0016)         (.0012)         (.0014           Reg4         .0149         .0182         .0127         .0178           (.0007)         (.0013)         (.0009)         (.0012)           Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           (.0008)         (.0015)         (.0010)         (.0013)           Reg7         .0018         .0092         .0033         .0100           (.0009)         (.0015)         (.0011)         (.0014)           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721  |               | (.0019)   | (.0040)   | (.0032) | (.0036) |
| Reg2         .0066         .0099         .0102         .0057           Reg3         .0120         .0140         .0146         .0150           .00099         .0016)         .0012         .0014           .00099         .0016)         .0012         .0014           .00099         .0016)         .0012         .0014           .0049         .0182         .0127         .0178           .00070         .00013         .00009         .0012           Reg5         .0142         .0198         .0161         .0184           .0008         .00144         .00100         .0012           Reg6         .0126         .0158         .0170         .0138           .0018         .0092         .0033         .0100           .0008         .00155         .00010         .0013           Reg7         .0018         .0092         .0033         .0100           .00099         .000155         .00011         .0014           .00071         .00022         .0044         .0045           .00171         .00222         .0044         .0045           .0018         .0027         .0040         .0066         .0162  | Year97        | 0377      | 0392      | 0344    | 0641    |
| Reg3         (.0007)         (.0012)         (.0009)         (.0011)           Reg3         .0120         .0140         .0146         .0150           (.0009)         (.0016)         (.0012)         (.0014)           Reg4         .0149         .0182         .0127         .0178           (.0007)         (.0013)         (.0009)         (.0012)           Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           Reg7         .0018         .0092         .0033         .0100           (.0009)         (.0015)         (.0010)         (.0014)           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721           (.0028)         (.0040)         (.0066)         (.0162)           Imm*Reg4        0063         .0145         .0173        0103           Imm*Reg5         .0152         .0138         .0033  |               | (.0019)   | (.0040)   | (.0032) | (.0036) |
| Reg3         .0120         .0140         .0146         .0150           Reg4         .0149         .0182         .0127         .0178           (.0007)         (.0013)         (.0009)         (.0012)           Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           (.0008)         (.0015)         (.0010)         (.0013)           Reg7         .0018         .0092         .0033         .0100           (.0009)         (.0015)         (.0011)         (.0014)           Imm*Reg2         .0327         .0238         .0431         .0279           Imm*Reg3         .0217        0159         .0397         .0721           Imm*Reg4        0063         .0145         .0173        0103           Imm*Reg4        0063         .0145         .0173        0103           Imm*Reg5         .0152         .0138         .0033         .0172           (.0023)         (.0028)         (.0047)         (.0068)           Imm*Reg6         .0151         .0106         -   | Reg2          | .0066     | .0099     | .0102   | .0057   |
| Reg4         (.0009)         (.0016)         (.0012)         (.0014)           Reg4         .0149         .0182         .0127         .0178           (.0007)         (.0013)         (.0009)         (.0012)           Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           (.0008)         (.0015)         (.0010)         (.0013           Reg7         .0018         .0092         .0033         .0100           (.0009)         (.0015)         (.0011)         (.0014)           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721           Imm*Reg4        0063         .0145         .0173        0103           Imm*Reg4        0063         .0145         .0173        0103           Imm*Reg5         .0152         .0138         .0033         .0172           (.0023)         (.0028)         (.0047)   |               | (.0007)   | (.0012)   | (.0009) | (.0011) |
| Reg4         .0149         .0182         .0127         .0178           (.0007)         (.0013)         (.0009)         (.0012)           Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           (.0008)         (.0015)         (.0010)         (.0013)           Reg7         .0018         .0092         .0033         .0100           (.0009)         (.0015)         (.0011)         (.0014)           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721           (.0028)         (.0040)         (.0066)         (.0162)           Imm*Reg4        0063         .0145         .0173        0103           Imm*Reg5         .0152         .0138         .0033         .0172           (.0023)         (.0028)         (.0058)         (.0092)           Imm*Reg6         .0151         .0106        0097         .0362   | Reg3          | .0120     | .0140     | .0146   | .0150   |
| Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           (.0008)         (.0015)         (.0010)         (.0013)           Reg7         .0018         .0092         .0033         .0100           (.0009)         (.0015)         (.0011)         (.0014)           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721           (.0028)         (.0040)         (.0066)         (.0162)           Imm*Reg4        0063         .0145         .0173        0103           (.0019)         (.0025)         (.0047)         (.0068)           Imm*Reg5         .0152         .0138         .0033         .0172           (.0023)         (.0028)         (.0058)         (.0092)           Imm*Reg6         .0151         .0106        0097         .0362           (.0027)         (.0034)         (.0071)         (.0197)  | _             | (.0009)   | (.0016)   | (.0012) | (.0014) |
| Reg5         .0142         .0198         .0161         .0184           (.0008)         (.0014)         (.0010)         (.0012)           Reg6         .0126         .0158         .0170         .0138           (.0008)         (.0015)         (.0010)         (.0013)           Reg7         .0018         .0092         .0033         .0100           (.0009)         (.0015)         (.0011)         (.0014)           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721           (.0028)         (.0040)         (.0066)         (.0162)           Imm*Reg4        0063         .0145         .0173        0103           (.0019)         (.0025)         (.0047)         (.0068)           Imm*Reg5         .0152         .0138         .0033         .0172           Imm*Reg6         .0151         .0106        0097         .0362           (.0027)         (.0034)         (.0071)         (.0197)           Imm*Reg7         .0227         .0790        0088         .0904<  | Reg4          | .0149     | .0182     | .0127   | .0178   |
| Reg6         .0126         .0158         .0170         .0138           Reg7         .0018         .0092         .0033         .0100           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721           (.0028)         (.0040)         (.0066)         (.0162)           Imm*Reg4        0063         .0145         .0173        0103           Imm*Reg5         .0152         .0138         .0033         .0172           (.0023)         (.0028)         (.0040)         (.0066)         (.0162)           Imm*Reg6         .0152         .0138         .0033         .0172           Imm*Reg6         .0151         .0106        0097         .0362           (.0027)         (.0023)         (.0028)         (.0097)         .0362           Imm*Reg7         .0227         .0790        0088         .0904           Unemployment)         (.0026)         (.0038)         (.0071)         (.0217)           Log(Local        0071        0090        0065        0096 <td></td> <td>(.0007)</td> <td>(.0013)</td> <td>(.0009)</td> <td>(.0012)</td>   |               | (.0007)   | (.0013)   | (.0009) | (.0012) |
| Reg6         .0126         .0158         .0170         .0138           Reg7         .0018         .0092         .0033         .0100           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721           (.0028)         (.0040)         (.0066)         (.0162)           Imm*Reg4        0063         .0145         .0173        0103           Imm*Reg5         .0152         .0138         .0033         .0172           Imm*Reg6         .0151         .0106        0071         (.0068)           Imm*Reg6         .0151         .0106        0097         .0362           Imm*Reg7         .0227         .0790        0088         .0904           Imm*Reg7         .0026         (.0038)         (.0071)         (.0197)           Log(Local        0071        0090        0065        0096           Unemployment)         (.0004)         (.0007)         (.0005)         (.0005)           Imm*Log(Local        0163        0595        0070        0313  | Reg5          | .0142     |           | .0161   |         |
| Reg6         .0126         .0158         .0170         .0138           (.0008)         (.0015)         (.0010)         (.0013)           Reg7         .0018         .0092         .0033         .0100           (.0009)         (.0015)         (.0011)         (.0014)           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721           (.0028)         (.0040)         (.0066)         (.0162)           Imm*Reg4        0063         .0145         .0173        0103           (.0019)         (.0025)         (.0047)         (.0068)           Imm*Reg5         .0152         .0138         .0033         .0172           (.0023)         (.0028)         (.0058)         (.0097         .0362           Imm*Reg6         .0151         .0106        0097         .0362           (.0027)         (.0034)         (.0071)         (.0197)           Imm*Reg7         .0227         .0790        0088         .0904           Unemployment)         (.0004)         (.0007)   | C             | (.0008)   |           | (.0010) |         |
| Control   Cont | Reg6          |           | .0158     | , ,     | , ,     |
| Reg7         .0018         .0092         .0033         .0100           (.0009)         (.0015)         (.0011)         (.0014)           Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721           (.0028)         (.0040)         (.0066)         (.0162)           Imm*Reg4        0063         .0145         .0173        0103           (.0019)         (.0025)         (.0047)         (.0068)           Imm*Reg5         .0152         .0138         .0033         .0172           (.0023)         (.0028)         (.0058)         (.0092)           Imm*Reg6         .0151         .0106        0097         .0362           (.0027)         (.0034)         (.0071)         (.0197)           Imm*Reg7         .0227         .0790        0088         .0904           Unemployment)         (.0004)         (.0007)         (.0005)         (.0005)           Imm*Log(Local        0163        0595        0070        0313           Unemployment)         (.0009)         <   | C             | (.0008)   |           | (.0010) |         |
| (.0009) (.0015) (.0011) (.0014)  | Reg7          |           | , ,       |         | , ,     |
| Imm*Reg2         .0327         .0238         .0431         .0279           (.0017)         (.0022)         (.0044)         (.0045)           Imm*Reg3         .0217        0159         .0397         .0721           (.0028)         (.0040)         (.0066)         (.0162)           Imm*Reg4        0063         .0145         .0173        0103           (.0019)         (.0025)         (.0047)         (.0068)           Imm*Reg5         .0152         .0138         .0033         .0172           (.0023)         (.0028)         (.0058)         (.0092)           Imm*Reg6         .0151         .0106        0097         .0362           (.0027)         (.0034)         (.0071)         (.0197)           Imm*Reg7         .0227         .0790        0088         .0904           (.0026)         (.0038)         (.0071)         (.0217)           Log(Local        0071        0090        0065        0096           Unemployment)         (.0004)         (.0007)         (.0005)         (.0005)           Imm*Log(Local        0163        0595        0070        0313           Unemployment)         (.0009)  | C             |           |           |         |         |
| Content   Cont | Imm*Reg2      | * /       |           |         |         |
| Imm*Reg3         .0217        0159         .0397         .0721           (.0028)         (.0040)         (.0066)         (.0162)           Imm*Reg4        0063         .0145         .0173        0103           (.0019)         (.0025)         (.0047)         (.0068)           Imm*Reg5         .0152         .0138         .0033         .0172           (.0023)         (.0028)         (.0058)         (.0092)           Imm*Reg6         .0151         .0106        0097         .0362           (.0027)         (.0034)         (.0071)         (.0197)           Imm*Reg7         .0227         .0790        0088         .0904           (.0026)         (.0038)         (.0071)         (.0217)           Log(Local        0071        0090        0065        0096           Unemployment)         (.0004)         (.0007)         (.0005)         (.0005)           Imm*Log(Local        0163        0595        0070        0313           Unemployment)         (.0009)         (.0012)         (.0024)         (.0028)           Constant         .7463         .7801         .7462         .8039           (.0030)  | C             |           |           |         |         |
| Court   Cour | Imm*Reg3      | * /       | , ,       | , ,     |         |
| Imm*Reg4        0063         .0145         .0173        0103           (.0019)         (.0025)         (.0047)         (.0068)           Imm*Reg5         .0152         .0138         .0033         .0172           (.0023)         (.0028)         (.0058)         (.0092)           Imm*Reg6         .0151         .0106        0097         .0362           (.0027)         (.0034)         (.0071)         (.0197)           Imm*Reg7         .0227         .0790        0088         .0904           (.0026)         (.0038)         (.0071)         (.0217)           Log(Local        0071        0090        0065        0096           Unemployment)         (.0004)         (.0007)         (.0005)         (.0005)           Imm*Log(Local        0163        0595        0070        0313           Unemployment)         (.0009)         (.0012)         (.0024)         (.0028)           Constant         .7463         .7801         .7462         .8039           (.0030)         (.0057)         (.0045)         (.0046)   |               |           |           |         |         |
| Marker   M | Imm*Reg4      | * /       | , ,       |         |         |
| Imm*Reg5         .0152         .0138         .0033         .0172           (.0023)         (.0028)         (.0058)         (.0092)           Imm*Reg6         .0151         .0106        0097         .0362           (.0027)         (.0034)         (.0071)         (.0197)           Imm*Reg7         .0227         .0790        0088         .0904           (.0026)         (.0038)         (.0071)         (.0217)           Log(Local        0071        0090        0065        0096           Unemployment)         (.0004)         (.0007)         (.0005)         (.0005)           Imm*Log(Local        0163        0595        0070        0313           Unemployment)         (.0009)         (.0012)         (.0024)         (.0028)           Constant         .7463         .7801         .7462         .8039           (.0030)         (.0057)         (.0045)         (.0046)  |               |           |           |         |         |
| Imm*Reg6       (.0023)       (.0028)       (.0058)       (.0092)         Imm*Reg6       .0151       .0106      0097       .0362         (.0027)       (.0034)       (.0071)       (.0197)         Imm*Reg7       .0227       .0790      0088       .0904         (.0026)       (.0038)       (.0071)       (.0217)         Log(Local      0071      0090      0065      0096         Unemployment)       (.0004)       (.0007)       (.0005)       (.0005)         Imm*Log(Local      0163      0595      0070      0313         Unemployment)       (.0009)       (.0012)       (.0024)       (.0028)         Constant       .7463       .7801       .7462       .8039         (.0030)       (.0057)       (.0045)       (.0046)  | Imm*Reg5      | * /       | , ,       | , ,     | , ,     |
| Imm*Reg6       .0151       .0106      0097       .0362         (.0027)       (.0034)       (.0071)       (.0197)         Imm*Reg7       .0227       .0790      0088       .0904         (.0026)       (.0038)       (.0071)       (.0217)         Log(Local      0071      0090      0065      0096         Unemployment)       (.0004)       (.0007)       (.0005)       (.0005)         Imm*Log(Local      0163      0595      0070      0313         Unemployment)       (.0009)       (.0012)       (.0024)       (.0028)         Constant       .7463       .7801       .7462       .8039         (.0030)       (.0057)       (.0045)       (.0046)   |               |           |           |         |         |
| (.0027)       (.0034)       (.0071)       (.0197)         Imm*Reg7       .0227       .0790      0088       .0904         (.0026)       (.0038)       (.0071)       (.0217)         Log(Local      0071      0090      0065      0096         Unemployment)       (.0004)       (.0007)       (.0005)       (.0005)         Imm*Log(Local      0163      0595      0070      0313         Unemployment)       (.0009)       (.0012)       (.0024)       (.0028)         Constant       .7463       .7801       .7462       .8039         (.0030)       (.0057)       (.0045)       (.0046)  | Imm*Reø6      |           | , ,       | , ,     |         |
| Imm*Reg7       .0227       .0790      0088       .0904         (.0026)       (.0038)       (.0071)       (.0217)         Log(Local      0071      0090      0065      0096         Unemployment)       (.0004)       (.0007)       (.0005)       (.0005)         Imm*Log(Local      0163      0595      0070      0313         Unemployment)       (.0009)       (.0012)       (.0024)       (.0028)         Constant       .7463       .7801       .7462       .8039         (.0030)       (.0057)       (.0045)       (.0046)  | mm rego       |           |           |         |         |
| (.0026) (.0038) (.0071) (.0217)  Log(Local0071009000650096  Unemployment) (.0004) (.0007) (.0005) (.0005)  Imm*Log(Local0163059500700313  Unemployment) (.0009) (.0012) (.0024) (.0028)  Constant .7463 .7801 .7462 .8039  (.0030) (.0057) (.0045) (.0046)   | Imm*Reo7      |           |           |         |         |
| Log(Local      0071      0090      0065      0096         Unemployment)       (.0004)       (.0007)       (.0005)       (.0005)         Imm*Log(Local      0163      0595      0070      0313         Unemployment)       (.0009)       (.0012)       (.0024)       (.0028)         Constant       .7463       .7801       .7462       .8039         (.0030)       (.0057)       (.0045)       (.0046)   | mmi reg,      |           |           |         |         |
| Unemployment)       (.0004)       (.0007)       (.0005)       (.0005)         Imm*Log(Local      0163      0595      0070      0313         Unemployment)       (.0009)       (.0012)       (.0024)       (.0028)         Constant       .7463       .7801       .7462       .8039         (.0030)       (.0057)       (.0045)       (.0046)   | Log(Local     |           | , ,       |         |         |
| Imm*Log(Local      0163      0595      0070      0313         Unemployment)       (.0009)       (.0012)       (.0024)       (.0028)         Constant       .7463       .7801       .7462       .8039         (.0030)       (.0057)       (.0045)       (.0046)   |               |           |           |         |         |
| Unemployment)       (.0009)       (.0012)       (.0024)       (.0028)         Constant       .7463       .7801       .7462       .8039         (.0030)       (.0057)       (.0045)       (.0046)   | - ·           |           |           |         |         |
| Constant .7463 .7801 .7462 .8039 (.0030) (.0057) (.0045) (.0046)   | <u> </u>      |           |           |         |         |
| $(.0030) \qquad (.0057) \qquad (.0045) \qquad (.0046)$   | - ·           |           |           |         |         |
|  | Constant      |           |           |         |         |
| Observations 2,168,574 1,072,011 907,922 794,382   |               | (.0030)   | (.0031)   | (.0073) | (.00+0) |
|  | Observations  | 2,168,574 | 1,072,011 | 907,922 | 794,382 |

**Appendix Table A4: Employment Regressions, Female Samples** 

|       | OECD          | Non-OECD         | OECD/<br>Born 1936-55/<br>Imm 1971-75 | Pakistan,<br>Turkey, India,<br>and Morocco/<br>Born 1936-55/<br>Imm 1971-75 |
|-------|---------------|------------------|---------------------------------------|---|
| YSM1  | .2152         | .1286            | .1836                                 | .1794   |
|       | (.0054)       | (.0029)          | (.0170)                               | (.0274)   |
| YSM2  | .2384         | .2101            | .2018                                 | .1977   |
| YSM3  | (.0054)       | (.0031)          | (.0165)                               | (.0270)   |
|       | .2361         | .2666            | .2125                                 | .1880   |
| YSM4  | (.0055)       | (.0033)          | (.0162)                               | (.0266)   |
|       | .2354         | .2996            | .1896                                 | .2058   |
| YSM5  | (.0055)       | (.0034)          | (.0159)                               | (.0266)   |
|       | .2371         | .3255            | .1896                                 | .2274   |
| YSM6  | (.0056)       | (.0037)          | (.0158)                               | (.0266)   |
|       | .2369         | .3439            | .1900                                 | .2292   |
| YSM7  | (.0056)       | (.0039)          | (.0158)                               | (.0266)   |
|       | .2417         | .3597            | .1787                                 | .2408   |
| YSM8  | (.0057)       | (.0041)          | (.0159)                               | (.0275)   |
|       | .2465         | .3712            | .1995                                 | .2531   |
| YSM9  | (.0058)       | (.0043)          | (.0161)                               | (.0292)   |
|       | .2548         | .3820            | .2043                                 | .2531   |
|       | (.0059)       | (.0046)          | (.0164)                               | (.0305)   |
| YSM10 | .2647         | .3801            | .2272                                 | .2291   |
|       | (.0060)       | (.0049)          | (.0166)                               | (.0307)   |
| YSM11 | .2672         | .3706            | .2287                                 | .1804   |
|       | (.0062)       | (.0053)          | (.0166)                               | (.0297)   |
| YSM12 | .2754         | .3560            | .2327                                 | .1346   |
|       | (.0059)       | (.0056)          | (.0166)                               | (.0290)   |
| YSM13 | .2853         | .3558            | .2582                                 | .1113   |
|       | (.0060)       | (.0059)          | (.0166)                               | (.0296)   |
| YSM14 | .2959         | .3563            | .2720                                 | .1230   |
|       | (.0061)       | (.0062)          | (.0167)                               | (.0315)   |
| YSM15 | .3016         | .3502            | .2785                                 | .1273   |
|       | (.0062)       | (.0065)          | (.0169)                               | (.0341)   |
| YSM16 | .3162 (.0063) | .3472<br>(.0068) | .2910<br>(.0172)                      | .1534 (.0360)   |
| YSM17 | .3221 (.0064) | .3415<br>(.0072) | .2964<br>(.0177)                      | .1599<br>(.0375)  |
| YSM18 | .3305         | .3367            | .3144                                 | .1261   |
| YSM19 | (.0065)       | (.0075)<br>.3310 | (.0180)                               | (.0381)<br>.1246  |
| YSM20 | (.0066)       | (.0079)<br>.3194 | (.0181)                               | (.0385)   |
| YSM21 | (.0067)       | (.0083)          | (.0182)                               | (.0383)   |
|       | .3547         | .3039            | .3498                                 | .0942   |
| YSM22 | (.0068)       | (.0088)          | (.0182)                               | (.0377)   |
|       | .3581         | .3183            | .3601                                 | .1052   |
| YSM23 | (.0069)       | (.0097)          | (.0181)                               | (.0371)   |
|       | .3632         | .3344            | .3641                                 | .1028   |
|       | (.0071)       | (.0105)          | (.0185)                               | (.0391)   |

| YSM24           | .3637            | .3604            | .3562           | .1584           |
|-----------------|------------------|------------------|-----------------|-----------------|
|                 | (.0074)          | (.0115)          | (.0193)         | (.0459)         |
| YSM25           | .3657            | .3646            | .3589           | .1721           |
|                 | (.0075)          | (.0124)          | (.0206)         | (.0660)         |
| YSM26           | .3629            | .3546            | .3705           | .2338           |
|                 | (.0075)          | (.0131)          | (.0242)         | (.1130)         |
| YSM27           | .3621            | .3308            |                 |                 |
|                 | (.0075)          | (.0138)          |                 |                 |
| YSM28           | .3597            | .3202            |                 |                 |
|                 | (.0076)          | (.0148)          |                 |                 |
| YSM29           | .3665            | .3305            |                 |                 |
|                 | (.0079)          | (.0158)          |                 |                 |
| YSM30           | .3658            | .3775            |                 |                 |
| •               | (.0074)          | (.0104)          | 1500            | 5005            |
| Immigrant       | 1813             | 8293             | 1599            | 6896            |
| T 1 6 1061      | (.0084)          | (.0077)          | (.0264)         | (.0587)         |
| Imm before 1961 | 0224             | .3061            |                 |                 |
| 1066.70         | (.0063)          | (.0086)          |                 |                 |
| Imm 1966-70     | 0361             | .3107            |                 |                 |
| 1 1071 75       | (.0054)          | (.0067)          |                 |                 |
| Imm 1971-75     | 0289             | .1978            |                 |                 |
| 1 1076 00       | (.0049)          | (.0052)          |                 |                 |
| Imm 1976-80     | 0328             | .1690            |                 |                 |
| I 1001 05       | (.0046)          | (.0042)          |                 |                 |
| Imm 1981-85     | 0249             | .1231            |                 |                 |
| I 1096 00       | (.0044)          | (.0034)          |                 |                 |
| Imm 1986-90     | .0139            | .0529            |                 |                 |
| A ~~26          | (.0041)          | (.0025)          | 0049            | 0206            |
| Age26           | .0130            | .0031            | 0048            | 0206            |
| A ~~27          | (.0036)<br>.0169 | (.0035)<br>.0021 | (.0054)<br>0135 | (.0054)<br>0294 |
| Age27           | (.0036)          | (.0036)          | (.0053)         | (.0053)         |
| Age28           | .0160            | 0022             | 0221            | 0359            |
| Age26           | (.0035)          | (.0036)          | (.0052)         | (.0052)         |
| Age29           | .0139            | 0028             | 0315            | 0315            |
| Age29           | (.0035)          | (.0036)          | (.0052)         | (.0051)         |
| Age30           | .0164            | .0025            | 0313            | 0277            |
| Age30           | (.0035)          | (.0037)          | (.0052)         | (.0051)         |
| Age31           | .0180            | .0064            | 0249            | 0194            |
| Age31           | (.0035)          | (.0037)          | (.0052)         | (.0051)         |
| Age32           | .0193            | .0147            | 0201            | 0085            |
| 118032          | (.0035)          | (.0037)          | (.0052)         | (.0051)         |
| Age33           | .0230            | .0199            | 0088            | .0057           |
| 118000          | (.0035)          | (.0038)          | (.0052)         | (.0051)         |
| Age34           | .0335            | .0327            | .0019           | .0112           |
| 128401          | (.0035)          | (.0038)          | (.0052)         | (.0050)         |
| Age35           | .0419            | .0440            | .0131           | .0280           |
| 118400          | (.0035)          | (.0039)          | (.0052)         | (.0050)         |
| Age36           | .0529            | .0549            | .0261           | .0440           |
| <i>5</i>        | (.0035)          | (.0039)          | (.0052)         | (.0050)         |
| Age37           | .0659            | .0640            | .0415           | .0608           |
| <b>5</b>        | (.0035)          | (.0040)          | (.0052)         | (.0050)         |
| Age38           | .0778            | .0776            | .0530           | .0730           |
|                 | (.0035)          | (.0040)          | (.0052)         | (.0050)         |
| Age39           | .0867            | .0857            | .0650           | .0877           |
| C               | (.0035)          | (.0041)          | (.0051)         | (.0050)         |
|                 | ` '              | ` /              | ` /             | ` /             |

| Age40     | .0952   | .0953   | .0764   | .0953   |
|-----------|---------|---------|---------|---------|
| _         | (.0035) | (.0042) | (.0051) | (.0050) |
| Age41     | .1082   | .1040   | .0847   | .1061   |
| _         | (.0035) | (.0042) | (.0051) | (.0050) |
| Age42     | .1135   | .1102   | .0917   | .1097   |
|           | (.0035) | (.0043) | (.0051) | (.0050) |
| Age43     | .1190   | .1135   | .0953   | .1125   |
| E         | (.0035) | (.0045) | (.0051) | (.0050) |
| Age44     | .1248   | .1205   | .0966   | .1151   |
| 8         | (.0035) | (.0046) | (.0052) | (.0050) |
| Age45     | .1291   | .1213   | .0981   | .1141   |
| 8         | (.0035) | (.0047) | (.0052) | (.0051) |
| Age46     | .1302   | .1249   | .0986   | .1083   |
| 115010    | (.0035) | (.0049) | (.0053) | (.0052) |
| Age47     | .1308   | .1163   | .0981   | .1051   |
| 119017    | (.0036) | (.0051) | (.0053) | (.0052) |
| Age48     | .1281   | .1134   | .0967   | .0994   |
| AgC40     | (.0036) | (.0053) | (.0054) | (.0053) |
| Age49     | .1239   | .1041   | .0969   | .0897   |
| Age49     | (.0036) | (.0056) | (.0055) | (.0054) |
| Age50     | .1141   | .0865   | .0912   | .0798   |
| Ageso     |         | (.0060) | (.0057) | (.0055) |
| A ~~51    | (.0037) | .0750   | .0854   |         |
| Age51     | .1057   |         |         | .0698   |
| A 52      | (.0038) | (.0063) | (.0060) | (.0057) |
| Age52     | .0948   | .0659   | .0830   | .0627   |
| A 52      | (.0039) | (.0066) | (.0063) | (.0058) |
| Age53     | .0831   | .0507   | .0727   | .0560   |
| A 54      | (.0040) | (.0070) | (.0066) | (.0060) |
| Age54     | .0717   | .0426   | .0624   | .0448   |
|           | (.0042) | (.0073) | (.0071) | (.0062) |
| Age55     | .0529   | .0220   | .0484   | .0334   |
|           | (.0043) | (.0078) | (.0079) | (.0066) |
| Age56     | .0358   | 0012    | .0321   | .0181   |
|           | (.0045) | (.0083) | (.0089) | (.0072) |
| Age57     | .0189   | 0251    | .0204   | .0012   |
|           | (.0047) | (.0088) | (.0100) | (.0076) |
| Age58     | 0073    | 0549    | 0076    | 0067    |
|           | (.0050) | (.0095) | (.0123) | (.0081) |
| Age59     | 0268    | 0828    | 0416    | 0300    |
|           | (.0052) | (.0101) | (.0150) | (.0091) |
| Age60     | 1103    | 1597    | 0844    | 0483    |
|           | (.0037) | (.0061) | (.0162) | (.0092) |
| Imm*Age26 | 0062    | 0019    | 0206    | .0175   |
|           | (.0073) | (.0060) | (.0184) | (.0326) |
| Imm*Age27 | 0190    | 0007    | 0356    | .0260   |
|           | (.0071) | (.0060) | (.0180) | (.0321) |
| Imm*Age28 | 0297    | .0000   | 0289    | .0541   |
| _         | (.0070) | (.0060) | (.0178) | (.0320) |
| Imm*Age29 | 0345    | 0054    | 0434    | .0626   |
| -         | (.0070) | (.0060) | (.0177) | (.0321) |
| Imm*Age30 | 0453    | 0108    | 0582    | .0588   |
| <u> </u>  | (.0069) | (.0061) | (.0176) | (.0325) |
| Imm*Age31 | 0518    | 0091    | 0802    | .0512   |
| J         | (.0069) | (.0061) | (.0175) | (.0320) |
| Imm*Age32 | 0637    | 0206    | 0897    | .0365   |
| <i>G</i>  | (.0069) | (.0062) | (.0174) | (.0321) |
|           | (,)     | (,      | (/      | (.0021) |

| Imm*Age33 | 0746    | 0191    | 1081    | .0185   |
|-----------|---------|---------|---------|---------|
|           | (.0069) | (.0063) | (.0174) | (.0322) |
| Imm*Age34 | 0877    | 0293    | 1168    | .0058   |
|           | (.0069) | (.0063) | (.0175) | (.0324) |
| Imm*Age35 | 0950    | 0361    | 1246    | .0240   |
|           | (.0069) | (.0064) | (.0175) | (.0328) |
| Imm*Age36 | 1021    | 0411    | 1375    | .0158   |
|           | (.0069) | (.0065) | (.0175) | (.0330) |
| Imm*Age37 | 1076    | 0473    | 1593    | 0048    |
|           | (.0070) | (.0066) | (.0176) | (.0333) |
| Imm*Age38 | 1106    | 0498    | 1542    | .0161   |
|           | (.0070) | (.0067) | (.0176) | (.0335) |
| Imm*Age39 | 1128    | 0527    | 1485    | 0130    |
|           | (.0070) | (.0068) | (.0177) | (.0338) |
| Imm*Age40 | 1176    | 0589    | 1656    | .0022   |
|           | (.0070) | (.0070) | (.0177) | (.0340) |
| Imm*Age41 | 1229    | 0731    | 1708    | 0330    |
|           | (.0069) | (.0071) | (.0178) | (.0341) |
| Imm*Age42 | 1193    | 0802    | 1748    | 0522    |
|           | (.0069) | (.0073) | (.0178) | (.0343) |
| Imm*Age43 | 1227    | 0906    | 1891    | 0696    |
|           | (.0069) | (.0075) | (.0180) | (.0346) |
| Imm*Age44 | 1242    | 0940    | 1824    | 0656    |
|           | (.0070) | (.0077) | (.0181) | (.0352) |
| Imm*Age45 | 1275    | 1032    | 1878    | 0654    |
|           | (.0070) | (.0079) | (.0182) | (.0357) |
| Imm*Age46 | 1260    | 1109    | 1901    | 0654    |
|           | (.0071) | (.0082) | (.0185) | (.0368) |
| Imm*Age47 | 1292    | 1117    | 1967    | 0695    |
|           | (.0071) | (.0085) | (.0189) | (.0374) |
| Imm*Age48 | 1260    | 1206    | 1920    | 0812    |
|           | (.0072) | (.0089) | (.0192) | (.0383) |
| Imm*Age49 | 1287    | 1254    | 2045    | 1081    |
|           | (.0073) | (.0092) | (.0197) | (.0392) |
| Imm*Age50 | 1303    | 1145    | 2047    | 1177    |
|           | (.0074) | (.0097) | (.0204) | (.0410) |
| Imm*Age51 | 1343    | 1173    | 2116    | 0905    |
| •         | (.0075) | (.0101) | (.0214) | (.0431) |
| Imm*Age52 | 1350    | 1304    | 2097    | 1128    |
| -         | (.0077) | (.0105) | (.0224) | (.0442) |
| Imm*Age53 | 1407    | 1277    | 2108    | 0987    |
| •         | (.0079) | (.0109) | (.0239) | (.0460) |
| Imm*Age54 | 1380    | 1356    | 2292    | 1319    |
|           | (.0081) | (.0114) | (.0259) | (.0473) |
| Imm*Age55 | 1317    | 1414    | 2274    | 1989    |
| •         | (.0084) | (.0119) | (.0284) | (.0454) |
| Imm*Age56 | 1388    | 1189    | 2281    | 1730    |
| C         | (.0087) | (.0125) | (.0316) | (.0513) |
| Imm*Age57 | 1398    | 1199    | 1884    | 1141    |
| -         | (.0090) | (.0130) | (.0344) | (.0573) |
| Imm*Age58 | 1315    | 0994    | 1815    | 1094    |
|           | (.0093) | (.0137) | (.0419) | (.0658) |
| Imm*Age59 | 1390    | 0961    | 1435    | 1850    |
|           | (.0097) | (.0142) | (.0496) | (.0634) |
| Imm*Age60 | 1395    | 0565    | 1364    | 1295    |
|           | (.0074) | (.0084) | (.0533) | (.0750) |
|           | ` '     | ` '     | ` '     | ` -/    |

| Educ2            | .1212            | .1155            | .1063            | .1138   |
|------------------|------------------|------------------|------------------|---------|
|                  | (.0015)          | (.0018)          | (.0025)          | (.0016) |
| Educ3            | .1748            | .1896            | .1585            | .1566   |
|                  | (.0017)          | (.0018)          | (.0024)          | (.0019) |
| Educ4            | .2612            | .2399            | .2476            | .2472   |
|                  | (.0015)          | (.0019)          | (.0022)          | (.0016) |
| Educ5            | .2932            | .2635            | .2951            | .3007   |
|                  | (.0015)          | (.0019)          | (.0022)          | (.0016) |
| Educ Missing     | 0438             | 0457             | 0082             | 0081    |
|                  | (.0031)          | (.0031)          | (.0043)          | (.0040) |
| Imm*Educ2        | 0496             | 0437             | 0304             | 0143    |
|                  | (.0027)          | (.0029)          | (.0082)          | (.0127) |
| Imm*Educ3        | 1023             | 0524             | 0896             | .0938   |
|                  | (.0030)          | (.0030)          | (.0082)          | (.0159) |
| Imm*Educ4        | 0986             | 0143             | 0878             | 0105    |
|                  | (.0027)          | (.0031)          | (.0073)          | (.0155) |
| Imm*Educ5        | 0983             | .0084            | 0905             | .0097   |
|                  | (.0028)          | (.0034)          | (.0074)          | (.0199) |
| Imm*Educ Missing | 0196             | .0208            | 0251             | 0197    |
|                  | (.0045)          | (.0040)          | (.0103)          | (.0105) |
| Year72           | .0246            | .0299            | .0172            | .0147   |
|                  | (.0044)          | (.0084)          | (.0070)          | (.0058) |
| Year73           | .0369            | .0431            | .0256            | .0202   |
|                  | (.0043)          | (.0082)          | (.0067)          | (.0057) |
| Year74           | .0492            | .0542            | .0267            | .0268   |
|                  | (.0043)          | (.0081)          | (.0065)          | (.0056) |
| Year75           | .0799            | .0924            | .0519            | .0637   |
|                  | (.0043)          | (.0079)          | (.0064)          | (.0055) |
| Year76           | .1089            | .1195            | .0663            | .0883   |
|                  | (.0042)          | (.0078)          | (.0063)          | (.0054) |
| Year77           | .1385            | .1413            | .0863            | .1099   |
|                  | (.0042)          | (.0076)          | (.0062)          | (.0053) |
| Year78           | .1754            | .1756            | .1129            | .1417   |
|                  | (.0041)          | (.0075)          | (.0062)          | (.0053) |
| Year79           | .2039            | .2099            | .1349            | .1764   |
|                  | (.0041)          | (.0074)          | (.0062)          | (.0053) |
| Year80           | .2209            | .2245            | .1502            | .1981   |
|                  | (.0040)          | (.0072)          | (.0061)          | (.0052) |
| Year81           | .2458            | .2521            | .1738            | .2267   |
| 1001             | (.0040)          | (.0072)          | (.0062)          | (.0053) |
| Year82           | .2667            | .2824            | .1916            | .2574   |
| 100102           | (.0041)          | (.0072)          | (.0063)          | (.0054) |
| Year83           | .2895            | .3120            | .2134            | .2848   |
| Tearos           | (.0042)          | (.0073)          | (.0065)          | (.0056) |
| Year84           | .3030            | .3278            | .2317            | .3023   |
| Tearor           | (.0041)          | (.0072)          | (.0065)          | (.0056) |
| Year85           | .3179            | .3423            | .2419            | .3133   |
| Tear 03          | (.0040)          | (.0070)          | (.0064)          | (.0055) |
| Year86           | .3229            | .3478            | .2535            | .3220   |
| Tearso           | (.0039)          | (.0068)          | (.0063)          | (.0053) |
| Year87           | .3392            | .3643            | .2678            | .3402   |
| i caro i         | (.0038)          | (.0067)          | (.0062)          | (.0053) |
| Year88           | .3541            | .3924            | .2809            | .3618   |
| 1 50100          |                  |                  |                  |         |
| Year89           | (.0039)<br>.3696 | (.0068)<br>.4177 | (.0064)<br>.2922 | (.0054) |
| 1 5 11 0 7       |                  |                  |                  | .3843   |
|                  | (.0041)          | (.0070)          | (.0066)          | (.0057) |

| Year90         .3774         .4282         .2941         .3892           Year91         .3828         .4370         .2990         .3930           Year92         .3833         .4420         .2992         .3936           (.0042)         (.0071)         (.0068)         (.0059)           Year93         .3894         .4466         .3039         .3985           (.0042)         (.0071)         (.0068)         (.0059)           Year94         .3921         .4492         .3039         .4010           Year95         .3328         .4512         .3038         .4011           Year96         .3808         .4379         .2908         .3724           (.0041)         (.0070)         (.0068)         (.0059)           Year96         .3808         .4379         .2908         .3724           (.0040)         (.0069)         (.0067)         (.0058)           Year97         .3758         .4297         .2849         .3596           (.0014)         (.0069)         (.0067)         (.0058)           Reg2        0325        0405        0168        0365           (.0014)         (.0020)         (.0018         (.  |              |           |         |   |         |
|--|--------------|-----------|---------|---|---------|
| Year91         .3828         .4370         .2990         .3930           Year92         .3833         .4420         .2992         .3966           (.0042)         (.0071)         (.0068)         (.0059)           Year93         .3894         .4466         .3039         .3985           (.0042)         (.0071)         (.0068)         (.0059)           Year94         .3921         .4492         .3039         .4010           Year95         .3928         .4512         .3038         .4011           Year96         .3808         .4379         .2908         .3724           (.0041)         (.0070)         (.0068)         (.0059)           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0058)           Reg2         -0325        0405        0168        0365           (.0014)         (.0020)         (.0018)         (.0018           Reg3        0028        0202         .0117        0109           Reg3        0028        0202         .0117        0109           Reg4        0482        0616        0440  | Year90       | .3774     | .4282   | .2941                                   | .3892   |
| Year92         .3833         .4420         .2992         .3966           (.0042)         (.0071)         (.0068)         (.0059)           Year93         .3894         .4466         .3039         .3985           (.0042)         (.0071)         (.0068)         (.0059)           Year94         .3921         .4492         .3039         .4010           (.0041)         (.0071)         (.0068)         (.0059)           Year95         .3928         .4512         .3038         .4011           (.0041)         (.0070)         (.0068)         (.0059)           Year96         .3808         .4379         .2998         .3724           (.0041)         (.0070)         (.0068)         (.0059)           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0058)           Reg2        0325        0405        0168        0365           (.0014)         (.0020)         (.0018)         (.0020)         (.0018)         (.0018)           (.0018)         (.0025)         (.0024)         (.0023)         (.0024)         (.0023)           Reg4  |              | (.0041)   | (.0071) | (.0067)                                 | (.0058) |
| Year92         .3833         .4420         .2992         .3966           Year93         .3894         .4466         .3039         .3985           (.0042)         (.0071)         (.0068)         (.0059)           Year94         .3921         .4492         .3039         .4010           (.0042)         (.0071)         (.0068)         (.0059)           Year95         .3928         .4512         .3038         .4011           (.0041)         (.0070)         (.0068)         (.0059)           Year96         .3808         .4379         .2908         .3724           (.0040)         (.0069)         (.0068)         (.0059)           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0058)           Reg2         -0.325         -0405         -0168         -0365           Reg3         -0.028         -0.020         .0117         -0109           Reg3         -0.028         -0.202         .0117         -0109           Reg4         -0.0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (   | Year91       | .3828     | .4370   | .2990                                   | .3930   |
| Year93         .3894         .4466         .3039         .3985           (.0042)         (.0071)         (.0068)         (.0059)           Year94         .3921         .4492         .3039         .4010           (.0042)         (.0071)         (.0068)         (.0059)           Year95         .3928         .4512         .3038         .4011           (.0041)         (.0070)         (.0068)         (.0059)           Year96         .3808         .4379         .2908         .3724           (.0041)         (.0070)         (.0068)         (.0059)           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0058)           Reg2         -0325         -0405         -0168         -0365           (.0014)         (.0020)         (.0018         (.0018)           Reg3         -0.028         -0.020         .0117         -0109           Reg4         -0.482         -0.616         -0.440         -0.677           Reg5         -0.063         -0.267         -0.056         -0132           Reg6         -0.040         -0.205         .0056         -  |              | (.0042)   | (.0071) | (.0067)                                 | (.0058) |
| Year93         .3894         .4466         .3039         .3985           Year94         .3921         .4492         .3039         .4010           (.0042)         (.0071)         (.0068)         (.0059)           Year95         .3928         .4512         .3038         .4011           (.0041)         (.0070)         (.0068)         (.0059)           Year96         .3808         .4379         .2908         .3724           (.0041)         (.0070)         (.0068)         (.0059)           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0058)           Reg2        0325        0405        0168         .0365           (.0014)         (.0020)         (.0018)         (.0018)           (.0018)         (.0025)         (.0018)         (.0021)           Reg3        0028        0202         .0117        0109           Reg4        0482        0616        0044        0677           (.0016)         (.0021)         (.0021)         (.0021)         (.0021)           Reg6        0043        0267        0056   | Year92       | .3833     | .4420   | .2992                                   | .3966   |
| Year93         .3894         .4466         .3039         .3985           Year94         .3921         .4492         .3039         .4010           (.0042)         (.0071)         (.0068)         (.0059)           Year95         .3928         .4512         .3038         .4011           (.0041)         (.0070)         (.0068)         (.0059)           Year96         .3808         .4379         .2908         .3724           (.0041)         (.0070)         (.0068)         (.0059)           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0058)           Reg2        0325        0405        0168         .0365           (.0014)         (.0020)         (.0018)         (.0018)           Reg3        0028        0202         .0117        0109           Reg4        0482        0616        0044        0677           (.0016)         (.0021)         (.0021)         (.0021)           Reg5        0063        0267        0056        0132           Reg6        0040        0205         .0056  |              | (.0042)   | (.0071) | (.0068)                                 | (.0059) |
| Year94         .3921         .4492         .3039         .4010           (.0042)         (.0071)         (.0068)         (.0059)           Year95         .3928         .4512         .3038         .4011           (.0041)         (.0070)         (.0068)         (.0059)           Year96         .3808         .4379         .2908         .3724           (.0041)         (.0070)         (.0068)         (.0059)           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0038)           Reg2        0325        0405        0168        0365           (.0014)         (.0020)         (.0018)         (.0018)           Reg3        028        0202         .0117        0109           Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0021)         (.0020)           Reg5        0063        0267        0056        0132           (.0016)         (.0022)         (.0021)         (.0021)         (.0021)           Reg6        0040        0205 </td <td>Year93</td> <td>.3894</td> <td>.4466</td> <td></td> <td></td>   | Year93       | .3894     | .4466   |   |         |
| Year94         .3921         .4492         .3039         .4010           Year95         .3928         .4512         .3038         .4011           (0041)         (.0070)         (.0068)         (.0059)           Year96         .3808         .4379         .2908         .3724           (.0041)         (.0070)         (.0068)         (.0059)           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0088)           Reg2        0325        0405        0168        0365           (.0014)         (.0020)         (.0018)         (.0018)           (.0018)         (.0022)         .0117        0109           (.0018)         (.0022)         .0117        0109           (.0018)         (.0025)         (.0024)         (.0023)           Reg3        0028        0202         .0117        0109           (.0018)         (.0025)         (.0024)         (.0023)           Reg4        0482        0616        0440        0677           (.0016)         (.0022)         (.0021)         (.0021)           Reg5   |              | (.0042)   | (.0071) | (.0068)                                 | (.0059) |
| Year95         .3928         .4512         .3038         .4011           Year96         .3808         .4379         .2908         .3724           (.0041)         (.0070)         (.0068)         (.0059)           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0088)           Reg2        0325        0405        0168        0365           (.0014)         (.0020)         (.0018)         (.0018)           Reg3        0028        0202         .0117        0109           (.0018)         (.0025)         (.0024)         (.0023)           Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0020)           Reg5        0063        0267        0056        0132           (.0016)         (.0022)         (.0021)         (.0021)         (.0021)           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)         (.0022)           Imm*Reg6        0099         .0  | Year94       | .3921     | .4492   | .3039                                   | .4010   |
| Year95         .3928         .4512         .3038         .4011           Year96         .3808         .4379         .2908         .3724           (.0041)         (.0070)         (.0068)         (.0059)           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0088)           Reg2        0325        0405        0168        0365           (.0014)         (.0020)         (.0018)         (.0018)           Reg3        0028        0202         .0117        0109           (.0018)         (.0025)         (.0024)         (.0023)           Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0020)           Reg5        0063        0267        0056        0132           (.0016)         (.0022)         (.0021)         (.0021)         (.0021)           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)         (.0022)           Imm*Reg6        0099         .0  |              | (.0042)   | (.0071) | (.0068)                                 | (.0059) |
| Year96         .3808         .4379         .2908         .3724           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0058)           Reg2        0325        0405        0168        0365           (.0014)         (.0020)         (.0018)         (.0018)           Reg3        0028        0202         .0117        0109           (.0018)         (.0025)         (.0024)         (.0023)           Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0020)           Reg5        0663        0267        0056        0132           (.0016)         (.0022)         (.0021)         (.0021)           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0099         .0543         .0072         .2371 <td>Year95</td> <td>.3928</td> <td></td> <td></td> <td></td>  | Year95       | .3928     |         |   |         |
| Year96         .3808         .4379         .2908         .3724           Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0058)           Reg2        0325        0405        0168        0365           (.0014)         (.0020)         (.0018)         (.0018)           Reg3        0028        0202         .0117        0109           (.0018)         (.0025)         (.0024)         (.0023)           Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0020)           Reg5        0663        0267        0056        0132           (.0016)         (.0022)         (.0021)         (.0021)           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0099         .0543         .0072         .2371 <td></td> <td>(.0041)</td> <td>(.0070)</td> <td>(.0068)</td> <td>(.0059)</td>   |              | (.0041)   | (.0070) | (.0068)                                 | (.0059) |
| Year97         .3758         .4297         .2849         .3596           (.0040)         (.0069)         (.0067)         (.0058)           Reg2        0325        0405        0168        0365           (.0014)         (.0020)         (.0018)         (.0018)           Reg3        0028        0202         .0117        0109           (.0018)         (.0025)         (.0024)         (.0023)           Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0021)           Reg5        0063        0267        0056        0132           (.0016)         (.0022)         (.0021)         (.0021)           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0009         .0633         .0072         .2371           (.0024)         (.0024)         (.0029)         (.0059)         (  | Year96       | , ,       |         |   |         |
| Year97         .3758         .4297         .2849         .3596           Reg2        0325        0405        0168        0365           (.0014)         (.0020)         (.0018)         (.0018)           Reg3        0028        0202         .0117        0109           (.0018)         (.0025)         (.0024)         (.0023)           Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0020)           Reg5        063        0267        0056        0132           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0099         .0633         .0072         2.371           (.0024)         (.0029)         (.0059)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0590)<   |              |           |         |   |         |
| Reg2         .0325         .0405         .0168         .0365           Reg3        0028        0202         .0117         .0109           Reg3        0028        0202         .0117        0109           Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0020)           Reg5        0663        0267        0056        0132           Reg6        0040        0205         .0056        0036           (.0017)         (.0023)         (.0022)         (.0021)         (.0021)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0009         .0633         .0072         .2371           Imm*Reg4        0099         .0633         .0072         .2371           Imm*Reg3        0090         .0546         .0364         .4919           Imm*Reg4        0269         .0783        0074         .2168           Imm*Reg5        0433         .0736        0141         .2356           (.   | Year97       |           | , ,     |   | , ,     |
| Reg2        0325        0405        0168        0365           Reg3        0028        0202         .0117        0102           Reg4        0482        0616        0440        0677           Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0020)           Reg5        0063        0267        0056        0132           (.0016)         (.00122)         (.0021)         (.0021)           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0009         .0633         .0072         .2371           (.0024)         (.0029)         (.0059)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0590)           Imm*Reg4        0269         .0783        0074   |              |           |         |   |         |
| Reg3        0028        0202         .0117        0109           Reg4        0482        0616        0440        0677           Reg4        0482        0616        0440        0677           Reg5        0063        0267        0056        0132           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0021)         (.0021)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)         (.0022)           Imm*Reg2        0009         .0633         .0072         .2371           (.0024)         (.0029)         (.0059)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0599)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0031)         (.0034)         (.0047)         (.0083)         (.0599)           Imm*Reg4        0269         .0783        0074         .  | Reg2         |           | , ,     |   |         |
| Reg3        0028        0202         .0117        0109           (.0018)         (.0025)         (.0024)         (.0023)           Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0020)           Reg5        0063        0267        0056        0132           keg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)           keg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           lmm*Reg2        0009         .0633         .0072         .2371           lmm*Reg3        0090         .0546         .0364         .4919           lmm*Reg3        0090         .0546         .0364         .4919           lmm*Reg4        0269         .0783        0074         .2168           lmm*Reg4        0269         .0783        0074         .2168           lmm*Reg5        0433         .0736        0141         .2356           lmm*Reg6        0196  | C            |           | (.0020) |   |         |
| Reg4         (.0018)         (.0025)         (.0024)         (.0023)           Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0020)           Reg5        0063        0267        0056        0132           (.0016)         (.0022)         (.0021)         (.0021)           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0009         .0633         .0072         .2371           (.0024)         (.0029)         (.0059)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0590)           Imm*Reg4        0269         .0783        0074         .2168           Imm*Reg5        0433         .0736        0141         .2356           (.0031)         (.0036)         (.0077)   | Reg3         | , ,       |         |   |         |
| Reg4        0482        0616        0440        0677           (.0016)         (.0021)         (.0021)         (.0020)           Reg5        0063        0267        0056        0132           (.0016)         (.0022)         (.0021)         (.0021)           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0009         .0633         .0072         .2371           (.0024)         (.0029)         (.0059)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0590)           Imm*Reg4        0269         .0783        0074         .2168           (.0027)         (.0033)         (.0065)         (.0185)           Imm*Reg5        0433         .0736        0141         .2356           (.0031)         (.00366)         (.0077)         (.0236)   | C            |           |         |   |         |
| Reg5        0063        0267        0056        0132           Reg6        0040        0205         .0056        0132           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0009         .0633         .0072         .2371           (.0024)         (.0029)         (.0059)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0590)           Imm*Reg4        0269         .0783        0074         .2168           (.0027)         (.0033)         (.0065)         (.0185)           Imm*Reg5        0433         .0736        0141         .2356           (.0031)         (.0036)         (.0077)         (.0236)           Imm*Reg6        0196         .0469         .0352        0298           (.0031)         (.0035)         (.0045) <td< td=""><td>Reg4</td><td>` /</td><td>, ,</td><td>, ,</td><td>, ,</td></td<>  | Reg4         | ` /       | , ,     | , ,                                     | , ,     |
| Reg5        0063        0267        0056        0132           Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0009         .0633         .0072         .2371           (.0024)         (.0029)         (.0059)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0590)           Imm*Reg4        0269         .0783        0074         .2168           (.0027)         (.0033)         (.0065)         (.0185)           Imm*Reg5        0433         .0736        0141         .2356           (.0031)         (.0036)         (.0077)         (.0236)           Imm*Reg6        0196         .0469         .0352        0298           (.0031)         (.0035)         (.0040)         (.0089)         (.0494)           Imm*Reg7         .0134         .1166   | C            |           |         |   |         |
| Reg6   | Reg5         | , ,       | , ,     | , ,                                     |         |
| Reg6        0040        0205         .0056        0096           (.0017)         (.0023)         (.0022)         (.0022)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0009         .0633         .0072         .2371           (.0024)         (.0029)         (.0059)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0590)           Imm*Reg4        0269         .0783        0074         .2168           (.0027)         (.0033)         (.0065)         (.0185)           Imm*Reg5        0433         .0736        0141         .2356           (.0031)         (.0036)         (.0077)         (.0236)           Imm*Reg6        0196         .0469         .0352        0298           (.0035)         (.0040)         (.0089)         (.0494)           Imm*Reg7         .0134         .1166        0010        2202           (.0012)         (.0045)         (.0077)         (.0531)  | - 6-         |           |         |   |         |
| Reg7         (.0017)         (.0023)         (.0022)         (.0022)           Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0009         .0633         .0072         .2371           (.0024)         (.0029)         (.0059)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0590)           Imm*Reg4        0269         .0783        0074         .2168           (.0027)         (.0033)         (.0065)         (.0185)           Imm*Reg5        0433         .0736        0141         .2356           (.0031)         (.0036)         (.0077)         (.0236)           Imm*Reg6        0196         .0469         .0352        0298           (.0031)         (.0040)         (.0089)         (.0494)           Imm*Reg7         .0134         .1166        0010        2202           (.0012)         (.0045)         (.0077)         (.0531)           Log(Local        0242        0369        0194 <td>Reg6</td> <td></td> <td>, ,</td> <td>, ,</td> <td>, ,</td>   | Reg6         |           | , ,     | , ,                                     | , ,     |
| Reg7         .0133         .0071         .0332         .0175           (.0017)         (.0023)         (.0022)         (.0022)           Imm*Reg2        0009         .0633         .0072         .2371           (.0024)         (.0029)         (.0059)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0590)           Imm*Reg4        0269         .0783        0074         .2168           (.0027)         (.0033)         (.0065)         (.0185)           Imm*Reg5        0433         .0736        0141         .2356           (.0031)         (.0036)         (.0077)         (.0236)           Imm*Reg6        0196         .0469         .0352        0298           (.0035)         (.0040)         (.0089)         (.0494)           Imm*Reg7         .0134         .1166        0010        2202           (.0031)         (.0045)         (.0077)         (.0531)           Log(Local        0242        0369        0194        0351           Unemployment)         (.0002)         (.0012)         (.  | - 6          |           |         |   |         |
| Commain  | Reg7         | , ,       | , ,     | * /                                     |         |
| Imm*Reg2        0009         .0633         .0072         .2371           (.0024)         (.0029)         (.0059)         (.0120)           Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0590)           Imm*Reg4        0269         .0783        0074         .2168           (.0027)         (.0033)         (.0065)         (.0185)           Imm*Reg5        0433         .0736        0141         .2356           (.0031)         (.0036)         (.0077)         (.0236)           Imm*Reg6        0196         .0469         .0352        0298           (.0035)         (.0040)         (.0089)         (.0494)           Imm*Reg7         .0134         .1166        0010        2202           (.0031)         (.0045)         (.0077)         (.0531)           Log(Local        0242        0369        0194        0351           Unemployment)         (.0008)         (.0012)         (.0011)         (.0011)           Imm*Log(Local        0003        0479        0005        0523           Unemployment)         (.0012)<   | 8.           |           |         |   |         |
| Content   Cont | Imm*Reg2     | , ,       | , ,     | * /                                     |         |
| Imm*Reg3        0090         .0546         .0364         .4919           (.0034)         (.0047)         (.0083)         (.0590)           Imm*Reg4        0269         .0783        0074         .2168           (.0027)         (.0033)         (.0065)         (.0185)           Imm*Reg5        0433         .0736        0141         .2356           (.0031)         (.0036)         (.0077)         (.0236)           Imm*Reg6        0196         .0469         .0352        0298           (.0035)         (.0040)         (.0089)         (.0494)           Imm*Reg7         .0134         .1166        0010        2202           (.0031)         (.0045)         (.0077)         (.0531)           Log(Local        0242        0369        0194        0351           Unemployment)         (.0008)         (.0012)         (.0011)         (.0011)           Imm*Log(Local        0003        0479        0005        0523           Unemployment)         (.0012)         (.0017)         (.0032)         (.0087)           Constant         .1236         .0700         .2375         .1202           (.0065) </td <td>8</td> <td></td> <td></td> <td></td> <td></td>  | 8            |           |         |   |         |
| Imm*Reg4   | Imm*Reg3     | , ,       | , ,     | * /                                     |         |
| Imm*Reg4        0269         .0783        0074         .2168           (.0027)         (.0033)         (.0065)         (.0185)           Imm*Reg5        0433         .0736        0141         .2356           (.0031)         (.0036)         (.0077)         (.0236)           Imm*Reg6        0196         .0469         .0352        0298           (.0035)         (.0040)         (.0089)         (.0494)           Imm*Reg7         .0134         .1166        0010        2202           (.0031)         (.0045)         (.0077)         (.0531)           Log(Local        0242        0369        0194        0351           Unemployment)         (.0008)         (.0012)         (.0011)         (.0011)           Imm*Log(Local        0003        0479        0005        0523           Unemployment)         (.0012)         (.0017)         (.0032)         (.0087)           Constant         .1236         .0700         .2375         .1202           (.0065)         (.0097)         (.0093)         (.0085)   | - 6-         |           |         |   |         |
| (.0027)       (.0033)       (.0065)       (.0185)         Imm*Reg5      0433       .0736      0141       .2356         (.0031)       (.0036)       (.0077)       (.0236)         Imm*Reg6      0196       .0469       .0352      0298         (.0035)       (.0040)       (.0089)       (.0494)         Imm*Reg7       .0134       .1166      0010      2202         (.0031)       (.0045)       (.0077)       (.0531)         Log(Local      0242      0369      0194      0351         Unemployment)       (.0008)       (.0012)       (.0011)       (.0011)         Imm*Log(Local      0003      0479      0005      0523         Unemployment)       (.0012)       (.0017)       (.0032)       (.0087)         Constant       .1236       .0700       .2375       .1202         (.0065)       (.0097)       (.0093)       (.0085)  | Imm*Reg4     |           | , ,     | * /                                     |         |
| Imm*Reg5        0433         .0736        0141         .2356           (.0031)         (.0036)         (.0077)         (.0236)           Imm*Reg6        0196         .0469         .0352        0298           (.0035)         (.0040)         (.0089)         (.0494)           Imm*Reg7         .0134         .1166        0010        2202           (.0031)         (.0045)         (.0077)         (.0531)           Log(Local        0242        0369        0194        0351           Unemployment)         (.0008)         (.0012)         (.0011)         (.0011)           Imm*Log(Local        0003        0479        0005        0523           Unemployment)         (.0012)         (.0017)         (.0032)         (.0087)           Constant         .1236         .0700         .2375         .1202           (.0065)         (.0097)         (.0093)         (.0085)  | 8            |           |         |   |         |
| (.0031)       (.0036)       (.0077)       (.0236)         Imm*Reg6      0196       .0469       .0352      0298         (.0035)       (.0040)       (.0089)       (.0494)         Imm*Reg7       .0134       .1166      0010      2202         (.0031)       (.0045)       (.0077)       (.0531)         Log(Local      0242      0369      0194      0351         Unemployment)       (.0008)       (.0012)       (.0011)       (.0011)         Imm*Log(Local      0003      0479      0005      0523         Unemployment)       (.0012)       (.0017)       (.0032)       (.0087)         Constant       .1236       .0700       .2375       .1202         (.0065)       (.0097)       (.0093)       (.0085)   | Imm*Reg5     |           | , ,     | , ,                                     |         |
| Imm*Reg6        0196         .0469         .0352        0298           (.0035)         (.0040)         (.0089)         (.0494)           Imm*Reg7         .0134         .1166        0010        2202           (.0031)         (.0045)         (.0077)         (.0531)           Log(Local        0242        0369        0194        0351           Unemployment)         (.0008)         (.0012)         (.0011)         (.0011)           Imm*Log(Local        0003        0479        0005        0523           Unemployment)         (.0012)         (.0017)         (.0032)         (.0087)           Constant         .1236         .0700         .2375         .1202           (.0065)         (.0097)         (.0093)         (.0085)   | - 6-         |           |         |   |         |
| (.0035)       (.0040)       (.0089)       (.0494)         Imm*Reg7       .0134       .1166      0010      2202         (.0031)       (.0045)       (.0077)       (.0531)         Log(Local      0242      0369      0194      0351         Unemployment)       (.0008)       (.0012)       (.0011)       (.0011)         Imm*Log(Local      0003      0479      0005      0523         Unemployment)       (.0012)       (.0017)       (.0032)       (.0087)         Constant       .1236       .0700       .2375       .1202         (.0065)       (.0097)       (.0093)       (.0085)  | Imm*Reg6     |           | , ,     | * /                                     | , ,     |
| Imm*Reg7       .0134       .1166      0010      2202         (.0031)       (.0045)       (.0077)       (.0531)         Log(Local      0242      0369      0194      0351         Unemployment)       (.0008)       (.0012)       (.0011)       (.0011)         Imm*Log(Local      0003      0479      0005      0523         Unemployment)       (.0012)       (.0017)       (.0032)       (.0087)         Constant       .1236       .0700       .2375       .1202         (.0065)       (.0097)       (.0093)       (.0085)  | 8            |           |         |   |         |
| (.0031) (.0045) (.0077) (.0531)  Log(Local0242036901940351  Unemployment) (.0008) (.0012) (.0011) (.0011)  Imm*Log(Local0003047900050523  Unemployment) (.0012) (.0017) (.0032) (.0087)  Constant .1236 .0700 .2375 .1202 (.0065) (.0097) (.0093) (.0085)  | Imm*Reg7     |           |         |   |         |
| Log(Local      0242      0369      0194      0351         Unemployment)       (.0008)       (.0012)       (.0011)       (.0011)         Imm*Log(Local      0003      0479      0005      0523         Unemployment)       (.0012)       (.0017)       (.0032)       (.0087)         Constant       .1236       .0700       .2375       .1202         (.0065)       (.0097)       (.0093)       (.0085)   | 8            |           |         |   |         |
| Unemployment)       (.0008)       (.0012)       (.0011)       (.0011)         Imm*Log(Local      0003      0479      0005      0523         Unemployment)       (.0012)       (.0017)       (.0032)       (.0087)         Constant       .1236       .0700       .2375       .1202         (.0065)       (.0097)       (.0093)       (.0085)   | Log(Local    |           |         |   |         |
| Imm*Log(Local        0003        0479        0005        0523           Unemployment)         (.0012)         (.0017)         (.0032)         (.0087)           Constant         .1236         .0700         .2375         .1202           (.0065)         (.0097)         (.0093)         (.0085)   | <b>9</b> ·   |           |         |   |         |
| Unemployment)       (.0012)       (.0017)       (.0032)       (.0087)         Constant       .1236       .0700       .2375       .1202         (.0065)       (.0097)       (.0093)       (.0085)   |              |           |         |   |         |
| Constant .1236 .0700 .2375 .1202 (.0065) (.0097) (.0093) (.0085)   | <u> </u>     |           |         |   |         |
| (.0065) (.0097) (.0093) (.0085)  | 1 7          |           |         |   |         |
|  |              |           |         |   |         |
| Observations 1,453,784 898,948 597,631 645,518   |              | (/        | ()      | (,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | ()      |
| , , , , , , , , , , , , , , , , , , ,  | Observations | 1,453,784 | 898,948 | 597,631                                 | 645,518 |
|  |              | , -, -    | ,       | <b>,</b>                                |         |

|       | OECD    | Non-OECD | OECD/<br>Born 1936-55/<br>Imm 1971-75 | Turkey, India,<br>and Morocco/<br>Born 1936-55/<br>Imm 1971-75 |
|-------|---------|----------|---------------------------------------|--|
| YSM1  | .3893   | .3212    | .4067                                 | .5964  |
|       | (.0073) | (.0084)  | (.0225)                               | (.0154)  |
| YSM2  | .4142   | .3970    | .4524                                 | .6417  |
| YSM3  | (.0073) | (.0081)  | (.0220)                               | (.0154)  |
|       | .4271   | .4483    | .4752                                 | .6726  |
| YSM4  | (.0073) | (.0080)  | (.0216)                               | (.0153)  |
|       | .4418   | .4732    | .4844                                 | .7014  |
| YSM5  | (.0074) | (.0080)  | (.0215)                               | (.0154)  |
|       | .4501   | .5020    | .4719                                 | .7332  |
| YSM6  | (.0074) | (.0080)  | (.0216)                               | (.0155)  |
|       | .4542   | .5316    | .4911                                 | .7657  |
|       | (.0075) | (.0080)  | (.0216)                               | (.0156)  |
| YSM7  | .4672   | .5547    | .4965                                 | .7659  |
|       | (.0076) | (.0080)  | (.0218)                               | (.0160)  |
| YSM8  | .4735   | .5752    | .5143                                 | .7833  |
|       | (.0077) | (.0081)  | (.0220)                               | (.0164)  |
| YSM9  | .4761   | .5974    | .5281                                 | .7990  |
|       | (.0078) | (.0082)  | (.0222)                               | (.0168)  |
| YSM10 | .4789   | .6198    | .5316                                 | .7841  |
|       | (.0079) | (.0083)  | (.0225)                               | (.0173)  |
| YSM11 | .4883   | .6125    | .5348                                 | .7869  |
| YSM12 | (.0080) | (.0087)  | (.0228)                               | (.0177)  |
|       | .4938   | .6118    | .5458                                 | .7771  |
| YSM13 | (.0078) | (.0088)  | (.0228)                               | (.0181)  |
|       | .4928   | .6134    | .5561                                 | .7722  |
| YSM14 | (.0079) | (.0090)  | (.0227)                               | (.0184)  |
|       | .4959   | .6116    | .5488                                 | .7770  |
| YSM15 | (.0080) | (.0092)  | (.0230)                               | (.0187)  |
|       | .5045   | .6090    | .5655                                 | .7603  |
|       | (.0080) | (.0094)  | (.0232)                               | (.0192)  |
| YSM16 | .5110   | .6039    | .5688                                 | .7578  |
|       | (.0082) | (.0097)  | (.0237)                               | (.0200)  |
| YSM17 | .5154   | .5966    | .5791                                 | .7554  |
|       | (.0084) | (.0100)  | (.0242)                               | (.0211)  |
| YSM18 | .5162   | .6036    | .5833                                 | .7517  |
|       | (.0085) | (.0104)  | (.0247)                               | (.0226)  |
| YSM19 | .5170   | .6107    | .5957                                 | .7689  |
|       | (.0086) | (.0107)  | (.0250)                               | (.0232)  |
| YSM20 | .5250   | .6097    | .6030                                 | .7576  |
| YSM21 | (.0088) | (.0110)  | (.0252)                               | (.0238)  |
|       | .5280   | .6072    | .6023                                 | .7694  |
| YSM22 | (.0089) | (.0113)  | (.0251)                               | (.0241)  |
|       | .5356   | .6082    | .6057                                 | .7693  |
| YSM23 | (.0091) | (.0118)  | (.0252)                               | (.0244)  |
|       | .5348   | .6261    | .5957                                 | .8097  |
|       | (.0094) | (.0125)  | (.0260)                               | (.0252)  |

| YSM24                   | .5444  | .6444  | .5979   | .8007   |
|-------------------------|--|--|---|---|
|                         | (.0097)  | (.0135)  | (.0272)   | (.0277)   |
| YSM25                   | .5492  | .6707  | .6182   | .8321   |
|                         | (.0099)  | (.0139)  | (.0287)   | (.0291)   |
| YSM26                   | .5531  | .6682  | .6048   | .8285   |
|                         | (.0100)  | (.0146)  | (.0348)   | (.0334)   |
| YSM27                   | .5483  | .6980  |   |   |
|                         | (.0101)  | (.0155)  |   |   |
| YSM28                   | .5434  | .6948  |   |   |
|                         | (.0103)  | (.0166)  |   |   |
| YSM29                   | .5566  | .7187  |   |   |
|                         | (.0107)  | (.0174)  |   |   |
| YSM30                   | .5709  | .7702  |   |   |
|                         | (.0096)  | (.0133)  |   |   |
| Immigrant               | 3848   | 8148   | 5488  | 7758  |
|                         | (.0109)  | (.0121)  | (.0324)   | (.0289)   |
| Imm before 1961         | 0882   | .2960  |   |   |
|                         | (.0074)  | (.0091)  |   |   |
| Imm 1966-70             | 0837   | .1959  |   |   |
|                         | (.0064)  | (.0072)  |   |   |
| Imm 1971-75             | 0978   | .1547  |   |   |
|                         | (.0058)  | (.0062)  |   |   |
| Imm 1976-80             | 0459   | .1400  |   |   |
|                         | (.0055)  | (.0058)  |   |   |
| Imm 1981-85             | 0450   | .0824  |   |   |
|                         | (.0053)  | (.0053)  |   |   |
| Imm 1986-90             | 0730   | 0206   |   |   |
|                         | (.0053)  | (.0048)  |   |   |
| Age26                   | .0777  | .0600  | .0670   | .0428   |
|                         | (.0031)  | (.0039)  | (.0047)   | (.0043)   |
| Age27                   | .1484  | .1160  | .1275   | .0837   |
| _                       | (.0030)  | (.0038)  | (.0045)   | (.0042)   |
| Age28                   | .2050  | .1596  | .1807   | .1160   |
| _                       | (.0029)  | (.0037)  | (.0044)   | (.0041)   |
| Age29                   | .2515  | .1939  | .2266   | .1466   |
|                         | (.0028)  | (.0037)  | (.0043)   | (.0040)   |
| Age30                   | .2919  | .2249  | .2648   | .1675   |
|                         | (.0028)  | (.0037)  | (.0043)   | (.0040)   |
| Age31                   | .3243  | .2523  | .2982   | .1904   |
|                         | (.0028)  | (.0038)  | (.0042)   | (.0040)   |
| Age32                   | .3525  | .2786  | .3225   | .2039   |
| C                       | (.0028)  | (.0038)  | (.0042)   | (.0040)   |
| Age33                   | .3748  | .2995  | .3454   | .2191   |
| C                       | (.0028)  | (.0039)  | (.0042)   | (.0041)   |
| Age34                   | .3938  | .3193  | .3649   | .2325   |
| E                       |  |  |   |   |
|                         | (.0028)  | (.0039)  |   |   |
| Age35                   | (.0028)<br>.4118   | (.0039)<br>.3350   | (.0042)   | (.0041)   |
| Age35                   | .4118  | .3350  | (.0042)<br>.3837  | (.0041)<br>.2453  |
| _                       | .4118<br>(.0028)   | .3350<br>(.0040)   | (.0042)<br>.3837<br>(.0043)   | (.0041)   |
| Age35<br>Age36          | .4118<br>(.0028)<br>.4262  | .3350<br>(.0040)<br>.3492  | (.0042)<br>.3837<br>(.0043)<br>.4003  | (.0041)<br>.2453<br>(.0041)<br>.2554  |
| Age36                   | .4118<br>(.0028)<br>.4262<br>(.0028)   | .3350<br>(.0040)<br>.3492<br>(.0041)   | (.0042)<br>.3837<br>(.0043)<br>.4003<br>(.0043)   | (.0041)<br>.2453<br>(.0041)<br>.2554<br>(.0042)   |
| _                       | .4118<br>(.0028)<br>.4262<br>(.0028)<br>.4412                                | .3350<br>(.0040)<br>.3492<br>(.0041)<br>.3634                                | (.0042)<br>.3837<br>(.0043)<br>.4003<br>(.0043)<br>.4176                                | (.0041)<br>.2453<br>(.0041)<br>.2554<br>(.0042)<br>.2677                                |
| Age36<br>Age37          | .4118<br>(.0028)<br>.4262<br>(.0028)<br>.4412<br>(.0028)                     | .3350<br>(.0040)<br>.3492<br>(.0041)<br>.3634<br>(.0041)                     | (.0042)<br>.3837<br>(.0043)<br>.4003<br>(.0043)<br>.4176<br>(.0043)                     | (.0041)<br>.2453<br>(.0041)<br>.2554<br>(.0042)<br>.2677<br>(.0042)                     |
| Age36                   | .4118<br>(.0028)<br>.4262<br>(.0028)<br>.4412<br>(.0028)<br>.4515            | .3350<br>(.0040)<br>.3492<br>(.0041)<br>.3634<br>(.0041)<br>.3721            | (.0042)<br>.3837<br>(.0043)<br>.4003<br>(.0043)<br>.4176<br>(.0043)<br>.4299            | (.0041)<br>.2453<br>(.0041)<br>.2554<br>(.0042)<br>.2677<br>(.0042)<br>.2764            |
| Age36<br>Age37<br>Age38 | .4118<br>(.0028)<br>.4262<br>(.0028)<br>.4412<br>(.0028)<br>.4515<br>(.0028) | .3350<br>(.0040)<br>.3492<br>(.0041)<br>.3634<br>(.0041)<br>.3721<br>(.0042) | (.0042)<br>.3837<br>(.0043)<br>.4003<br>(.0043)<br>.4176<br>(.0043)<br>.4299<br>(.0044) | (.0041)<br>.2453<br>(.0041)<br>.2554<br>(.0042)<br>.2677<br>(.0042)<br>.2764<br>(.0043) |
| Age36<br>Age37          | .4118<br>(.0028)<br>.4262<br>(.0028)<br>.4412<br>(.0028)<br>.4515            | .3350<br>(.0040)<br>.3492<br>(.0041)<br>.3634<br>(.0041)<br>.3721            | (.0042)<br>.3837<br>(.0043)<br>.4003<br>(.0043)<br>.4176<br>(.0043)<br>.4299            | (.0041)<br>.2453<br>(.0041)<br>.2554<br>(.0042)<br>.2677<br>(.0042)<br>.2764            |

| Age40         | .4665   | .3879   | .4490   | .2894   |
|---------------|---------|---------|---------|---------|
|               | (.0029) | (.0044) | (.0045) | (.0044) |
| Age41         | .4711   | .3959   | .4549   | .2941   |
|               | (.0029) | (.0045) | (.0045) | (.0044) |
| Age42         | .4764   | .4045   | .4627   | .2998   |
|               | (.0029) | (.0046) | (.0045) | (.0045) |
| Age43         | .4820   | .4097   | .4706   | .3086   |
|               | (.0029) | (.0047) | (.0046) | (.0045) |
| Age44         | .4823   | .4091   | .4719   | .3070   |
|               | (.0030) | (.0049) | (.0046) | (.0046) |
| Age45         | .4832   | .4131   | .4730   | .3025   |
|               | (.0030) | (.0050) | (.0047) | (.0047) |
| Age46         | .4878   | .4158   | .4785   | .3054   |
|               | (.0031) | (.0052) | (.0048) | (.0048) |
| Age47         | .4874   | .4176   | .4823   | .3073   |
|               | (.0031) | (.0053) | (.0049) | (.0049) |
| Age48         | .4859   | .4178   | .4809   | .3055   |
|               | (.0032) | (.0055) | (.0050) | (.0051) |
| Age49         | .4804   | .4138   | .4758   | .2976   |
|               | (.0032) | (.0059) | (.0051) | (.0054) |
| Age50         | .4784   | .4035   | .4756   | .2921   |
|               | (.0033) | (.0062) | (.0053) | (.0056) |
| Age51         | .4684   | .3935   | .4669   | .2817   |
| _             | (.0034) | (.0066) | (.0056) | (.0060) |
| Age52         | .4658   | .3939   | .4660   | .2797   |
|               | (.0035) | (.0069) | (.0058) | (.0063) |
| Age53         | .4553   | .3867   | .4570   | .2685   |
| C             | (.0037) | (.0073) | (.0062) | (.0068) |
| Age54         | .4441   | .3742   | .4450   | .2540   |
|               | (.0039) | (.0078) | (.0068) | (.0073) |
| Age55         | .4324   | .3741   | .4361   | .2422   |
|               | (.0041) | (.0083) | (.0074) | (.0081) |
| Age56         | .4195   | .3563   | .4196   | .2286   |
|               | (.0043) | (.0090) | (.0083) | (.0092) |
| Age57         | .4037   | .3417   | .4058   | .2056   |
| C             | (.0046) | (.0096) | (.0093) | (.0102) |
| Age58         | .3846   | .3279   | .3943   | .2047   |
| C             | (.0049) | (.0104) | (.0105) | (.0117) |
| Age59         | .3642   | .3152   | .3805   | .1807   |
| C             | (.0052) | (.0116) | (.0115) | (.0140) |
| Age60         | .2719   | .2147   | .3514   | .1480   |
|               | (.0038) | (.0081) | (.0133) | (.0151) |
| Imm*Age26     | 0354    | 0382    | 0106    | 0309    |
| 6 -           | (.0095) | (.0073) | (.0223) | (.0132) |
| Imm*Age27     | 0606    | 0732    | 0444    | 0843    |
|               | (.0091) | (.0071) | (.0217) | (.0131) |
| Imm*Age28     | 0833    | 1037    | 0666    | 1001    |
| 111111 119020 | (.0088) | (.0071) | (.0211) | (.0126) |
| Imm*Age29     | 0997    | 1240    | 0742    | 1336    |
|               | (.0087) | (.0070) | (.0202) | (.0129) |
| Imm*Age30     | 1060    | 1434    | 1036    | 1430    |
| 111111 116000 | (.0086) | (.0070) | (.0205) | (.0127) |
| Imm*Age31     | 1132    | 1646    | 1133    | 1609    |
| 111111 115031 | (.0086) | (.0070) | (.0203) | (.0128) |
| Imm*Age32     | 1195    | 1676    | 0908    | 1774    |
| 111111 11g032 | (.0085) | (.0070) | (.0202) | (.0130) |
|               | (.0003) | (.0070) | (.0202) | (.0130) |

| Imm*Age33      | 1211           | 1881            | 0884            | 2046           |
|----------------|----------------|-----------------|-----------------|----------------|
|                | (.0085)        | (.0071)         | (.0202)         | (.0131)        |
| Imm*Age34      | 1174           | 1993            | 0811            | 2140           |
|                | (.0085)        | (.0072)         | (.0201)         | (.0133)        |
| Imm*Age35      | 1209           | 2050            | 0924            | 2221           |
|                | (.0085)        | (.0073)         | (.0203)         | (.0135)        |
| Imm*Age36      | 1213           | 2179            | 0911            | 2388           |
|                | (.0085)        | (.0074)         | (.0205)         | (.0136)        |
| Imm*Age37      | 1260           | 2250            | 1147            | 2466           |
|                | (.0085)        | (.0075)         | (.0206)         | (.0138)        |
| Imm*Age38      | 1325           | 2271            | 1122            | 2528           |
|                | (.0085)        | (.0076)         | (.0206)         | (.0141)        |
| Imm*Age39      | 1272           | 2341            | 0982            | 2646           |
|                | (.0085)        | (.0078)         | (.0206)         | (.0146)        |
| Imm*Age40      | 1289           | 2316            | 0927            | 2589           |
|                | (.0086)        | (.0079)         | (.0208)         | (.0146)        |
| Imm*Age41      | 1343           | 2412            | 1045            | 2838           |
| C              | (.0086)        | (.0081)         | (.0211)         | (.0154)        |
| Imm*Age42      | 1330           | 2454            | 1129            | 2892           |
| C              | (.0086)        | (.0083)         | (.0213)         | (.0156)        |
| Imm*Age43      | 1416           | 2518            | 1135            | 3079           |
| 8              | (.0087)        | (.0084)         | (.0215)         | (.0161)        |
| Imm*Age44      | 1337           | 2491            | 1153            | 3057           |
| 1130           | (.0087)        | (.0087)         | (.0218)         | (.0167)        |
| Imm*Age45      | 1351           | 2515            | 1059            | 3060           |
| 1130 10        | (.0088)        | (.0090)         | (.0220)         | (.0175)        |
| Imm*Age46      | 1402           | 2664            | 1135            | 3326           |
| min rige to    | (.0089)        | (.0093)         | (.0221)         | (.0182)        |
| Imm*Age47      | 1487           | 2781            | 1315            | 3385           |
| 111111 1190 17 | (.0090)        | (.0096)         | (.0229)         | (.0191)        |
| Imm*Age48      | 1445           | 2864            | 1277            | 3598           |
| 111111 11gc+0  | (.0091)        | (.0101)         | (.0234)         | (.0210)        |
| Imm*Age49      | 1449           | 2863            | 1170            | 3617           |
| 111111 11304)  | (.0092)        | (.0105)         | (.0238)         | (.0224)        |
| Imm*Age50      | 1537           | 2865            | 1443            | 3857           |
| min rigeso     | (.0094)        | (.0111)         | (.0254)         | (.0242)        |
| Imm*Age51      | 1509           | 2805            | 1360            | 3778           |
| min Agesi      | (.0097)        | (.0119)         | (.0265)         | (.0263)        |
| Imm*Age52      | 1520           | 2843            | 1473            | 3604           |
| min Age32      | (.0099)        | (.0125)         | (.0279)         | (.0285)        |
| Imm*Age53      | 1533           | 2706            | 1511            | 3602           |
| min Age33      | (.0102)        | (.0132)         | (.0291)         | (.0323)        |
| Imm*Age54      | 1568           | 2646            | 1453            | 3664           |
| IIIIII Age 34  | (.0105)        | (.0140)         | (.0318)         | (.0359)        |
| Imm*Age55      | 1568           | 2748            | 1865            | 2667           |
| IIIIII Age55   | (.0109)        | (.0148)         | (.0353)         | (.0363)        |
| Imm*Aca56      |                |                 | ,               |                |
| Imm*Age56      | 1690<br>(0115) | 2869            | 1924<br>(.0398) | 3313           |
| Imm* A 9257    | (.0115)        | (.0160)         | ,               | (.0442)        |
| Imm*Age57      | 1544           | 2719<br>( 0160) | 1343            | 3399<br>(0513) |
| Imm* A 9259    | (.0119)        | (.0169)         | (.0441)         | (.0513)        |
| Imm*Age58      | 1565<br>(0124) | 2818            | 1329            | 3727           |
| Imm* A 2250    | (.0124)        | (.0189)         | (.0481)         | (.0665)        |
| Imm*Age59      | 1568           | 2956<br>( 0218) | 1607<br>(.0540) | 3709           |
| Imm* A 3260    | (.0132)        | (.0218)         | (.0549)         | (.0939)        |
| Imm*Age60      | 1577           | 2503            | 1628<br>(.0548) | 2935           |
|                | (.0103)        | (.0149)         | (.0548)         | (.1037)        |

| Educ2            | .0879            | .0696            | .0896            | .0907            |
|------------------|------------------|------------------|------------------|------------------|
|                  | (.0011)          | (.0018)          | (.0017)          | (.0014)          |
| Educ3            | .2133            | .1943            | .2019            | .1966            |
| T1 4             | (.0011)          | (.0018)          | (.0015)          | (.0014)          |
| Educ4            | .3152            | .2674            | .3124            | .3037            |
| T1 6             | (.0011)          | (.0020)          | (.0016)          | (.0015)          |
| Educ5            | .3747            | .3288            | .3911            | .3810            |
| F1 M' '          | (.0012)          | (.0023)          | (.0017)          | (.0024)          |
| Educ Missing     | 0012             | 0339             | .0433            | .0509            |
| I                | (.0035)          | (.0037)          | (.0050)          | (.0049)          |
| Imm*Educ2        | 0536             | 0966             | 0617             | 1155             |
| I                | (.0028)          | (.0031)          | (.0076)          | (.0056)          |
| Imm*Educ3        | 1014             | 1479             | 1131             | 1416             |
| I VT 1 4         | (.0026)          | (.0031)          | (.0066)          | (.0063)          |
| Imm*Educ4        | 0671             | 2139             | 1408             | 2519             |
| T 4F1 6          | (.0030)          | (.0035)          | (.0074)          | (.0068)          |
| Imm*Educ5        | 0316             | 1101             | 1324             | 2025             |
| Imm*Edua Missina | (.0031)          | (.0043)          | (.0076)          | (.0119)          |
| Imm*Educ Missing | .1146            | .0405            | 0279             | 1082             |
| V70              | (.0056)          | (.0050)          | (.0126)          | (.0076)          |
| Year72           | .0173            | .0223            | .0115            | .0133            |
| V72              | (.0031)          | (.0068)          | (.0048)          | (.0050)          |
| Year73           | .0104            | .0217            | .0043            | .0088            |
| Vaar74           | (.0031)          | (.0066)          | (.0046)          | (.0048)          |
| Year74           | .0264            | .0460            | .0192            | .0361            |
| V75              | (.0030)          | (.0064)          | (.0045)          | (.0047)          |
| Year75           | .0778            | .0982            | .0703            | .0858            |
| Year76           | (.0030)<br>.1179 | (.0064)<br>.1443 | (.0044)<br>.1104 | (.0046)<br>.1327 |
| 1 ear / 0        |                  |                  |                  |                  |
| Year77           | (.0030)<br>.1243 | (.0062)<br>.1478 | (.0043)<br>.1193 | (.0045)<br>.1511 |
| rear / /         | (.0029)          | (.0061)          | (.0043)          | (.0044)          |
| Year78           | .1334            | .1563            | .1292            | .1619            |
| 164176           | (.0029)          | (.0060)          | (.0042)          | (.0044)          |
| Year79           | .1249            | .1469            | .1206            | .1543            |
| 1 cai 7 9        | (.0029)          | (.0059)          | (.0042)          | (.0044)          |
| Year80           | .1056            | .1286            | .0989            | .1411            |
| 160100           | (.0029)          | (.0059)          | (.0042)          | (.0044)          |
| Year81           | .0955            | .1156            | .0846            | .1258            |
| 164161           | (.0029)          | (.0059)          | (.0043)          | (.0045)          |
| Year82           | .0965            | .1108            | .0819            | .1186            |
| 164162           | (.0030)          | (.0060)          | (.0044)          | (.0046)          |
| Year83           | .0979            | .1129            | .0798            | .1118            |
| 1 caros          | (.0031)          | (.0061)          | (.0046)          | (.0048)          |
| Year84           | .1053            | .1191            | .0837            | .1206            |
| 1 Caro+          | (.0031)          | (.0061)          | (.0046)          | (.0049)          |
| Year85           | .1227            | .1306            | .1001            | .1349            |
| 1 caros          | (.0030)          | (.0060)          | (.0046)          | (.0048)          |
| Year86           | .1363            | .1434            | .1134            | .1517            |
| rearoo           | (.0029)          | (.0058)          | (.0045)          | (.0048)          |
| Year87           | .1471            | .1541            | .1232            | .1635            |
| 1 Caro /         | (.0029)          | (.0058)          | (.0045)          | (.0048)          |
| Year88           | .1466            | .1540            | .1194            | .1566            |
| 1000             | (.0030)          | (.0059)          | (.0047)          | (.0050)          |
| Year89           | .1361            | .1418            | .1063            | .1403            |
| 10000            | (.0031)          | (.0061)          | (.0049)          | (.0052)          |
|                  | (.0051)          | (.0001)          | (.UUT))          | (.0032)          |

| Year90        | .1461             | .1478       | .1160      | .1533       |
|---------------|-------------------|-------------|------------|-------------|
|               | (.0032)           | (.0062)     | (.0050)    | (.0053)     |
| Year91        | .1452             | .1455       | .1139      | .1529       |
|               | (.0032)           | (.0062)     | (.0051)    | (.0054)     |
| Year92        | .1583             | .1576       | .1303      | .1675       |
|               | (.0033)           | (.0063)     | (.0052)    | (.0055)     |
| Year93        | .1548             | .1522       | .1256      | .1640       |
|               | (.0033)           | (.0063)     | (.0052)    | (.0056)     |
| Year94        | .1628             | .1622       | .1371      | .1789       |
|               | (.0033)           | (.0062)     | (.0052)    | (.0056)     |
| Year95        | .1671             | .1678       | .1390      | .1857       |
|               | (.0032)           | (.0062)     | (.0052)    | (.0056)     |
| Year96        | .2192             | .2210       | .1848      | .2459       |
|               | (.0031)           | (.0060)     | (.0051)    | (.0055)     |
| Year97        | .2370             | .2403       | .1992      | .2640       |
|               | (.0031)           | (.0060)     | (.0051)    | (.0055)     |
| Reg2          | 0537              | 0585        | 0574       | 0628        |
| C             | (.0011)           | (.0020)     | (.0016)    | (.0018)     |
| Reg3          | 1490              | 1494        | 1478       | 1599        |
| C             | (.0015)           | (.0026)     | (.0020)    | (.0022)     |
| Reg4          | 0122              | 0118        | 0202       | 0157        |
| C             | (.0013)           | (.0022)     | (.0017)    | (.0020)     |
| Reg5          | 0646              | 0621        | 0646       | 0671        |
| C             | (.0013)           | (.0023)     | (.0018)    | (.0020)     |
| Reg6          | 1007              | 1068        | 1048       | 1130        |
| C             | (.0014)           | (.0024)     | (.0019)    | (.0021)     |
| Reg7          | 1544              | 1593        | 1565       | 1644        |
|               | (.0014)           | (.0024)     | (.0020)    | (.0022)     |
| Imm*Reg2      | .0221             | .0494       | .0193      | .0109       |
| C             | (.0026)           | (.0032)     | (.0065)    | (.0060)     |
| Imm*Reg3      | .0063             | .0714       | .0123      | .2410       |
| 8-            | (.0042)           | (.0060)     | (.0098)    | (.0224)     |
| Imm*Reg4      | .1001             | .0702       | .1059      | 0237        |
| 8             | (.0030)           | (.0039)     | (.0073)    | (.0096)     |
| Imm*Reg5      | .0765             | .0802       | .0666      | .0845       |
| C             | (.0035)           | (.0042)     | (.0086)    | (.0118)     |
| Imm*Reg6      | .0338             | .0907       | .0022      | .1122       |
| 8             | (.0041)           | (.0051)     | (.0105)    | (.0304)     |
| Imm*Reg7      | .0340             | .1914       | .0397      | .0907       |
| C             | (.0039)           | (.0059)     | (.0101)    | (.0349)     |
| Log(Local     | 0288              | 0279        | 0242       | 0232        |
| Unemployment) | (.0006)           | (.0012)     | (.0008)    | (.0009)     |
| Imm*Log(Local | 0127              | 0287        | 0227       | 0272        |
| Unemployment) | (.0014)           | (.0017)     | (.0036)    | (.0039)     |
| Constant      | 11.4443           | 11.5376     | 11.5074    | 11.6194     |
|               | (.0050)           | (.0090)     | (.0072)    | (.0073)     |
|               | ( /               | ( - * - * ) | ( - · · -) | ( , , , , , |
| Observations  | 1,959,291         | 867,124     | 846,056    | 723,608     |
|               | , <del>,-</del> - | ,           | ,~~~       | ,           |

## Appendix Table A6: Log Earnings Regressions, Female Samples

|          | OECD             | Non-OECD         | OECD/<br>Born 1936-55/<br>Imm 1971-75 | Pakistan,<br>Turkey, India,<br>and Morocco/<br>Born 1936-55/<br>Imm 1971-75 |
|----------|------------------|------------------|---------------------------------------|---|
| YSM1     | .3617            | .1974            | .3395                                 | .2621   |
|          | (.0089)          | (.0130)          | (.0305)                               | (.0876)   |
| YSM2     | .3804            | .2825            | .3689                                 | .3899   |
| YSM3     | (.0089)          | (.0124)          | (.0298)                               | (.0869)<br>.4830  |
| YSM4     | (.0089)<br>.3658 | (.0122)<br>.3538 | (.0294)                               | (.0855)<br>.5103  |
| YSM5     | (.0090)          | (.0121)          | (.0293)                               | (.0847)   |
|          | .3570            | .3591            | .3611                                 | .5044   |
| YSM6     | (.0091)          | (.0122)          | (.0291)                               | (.0845)   |
|          | .3526            | .3764            | .3558                                 | .5595   |
| YSM7     | (.0092)          | (.0122)          | (.0292)                               | (.0836)   |
|          | .3464            | .3816            | .3628                                 | .5489   |
| YSM8     | (.0094)          | (.0123)          | (.0294)                               | (.0840)   |
|          | .3414            | .3877            | .3558                                 | .5258   |
| YSM9     | (.0095)          | (.0124)          | (.0296)                               | (.0852)   |
|          | .3501            | .3918            | .3513                                 | .4660   |
| YSM10    | (.0095)          | (.0125)          | (.0299)                               | (.0858)   |
|          | .3424            | .4007            | .3433                                 | .4301   |
| YSM11    | (.0097)          | (.0128)          | (.0300)                               | (.0865)   |
|          | .3425            | .3998            | .3507                                 | .4058   |
| YSM12    | (.0099)          | (.0131)          | (.0301)                               | (.0861)   |
|          | .3230            | .3773            | .3686                                 | .3760   |
| YSM13    | (.0097)          | (.0133)          | (.0300)                               | (.0862)   |
|          | .3245            | .3758            | .3536                                 | .3882   |
| YSM14    | (.0099)          | (.0136)          | (.0300)                               | (.0864)   |
|          | .3309            | .3775            | .3517                                 | .3734   |
| YSM15    | (.0099)          | (.0137)          | (.0300)                               | (.0880)   |
|          | .3432            | .3754            | .3646                                 | .3631   |
| YSM16    | (.0099)          | (.0141)          | (.0302)                               | (.0892)   |
|          | .3464            | .3673            | .3666                                 | .2817   |
| YSM17    | (.0101)          | (.0144)          | (.0305)                               | (.0916)   |
|          | .3609            | .3556            | .3800                                 | .2474   |
| YSM18    | (.0102)          | (.0148)          | (.0309)                               | (.0932)   |
|          | .3651            | .3489            | .3785                                 | .2404   |
| YSM19    | (.0102)          | (.0152)          | (.0314)                               | (.0956)   |
|          | .3732            | .3591            | .3838                                 | .2181   |
| YSM20    | (.0103)          | (.0155)          | (.0315)                               | (.0954)   |
|          | .3817            | .3645            | .3963                                 | .2077   |
| YSM21    | (.0104)          | (.0161)          | (.0315)                               | (.0971)   |
|          | .3830            | .3638            | .3893                                 | .2468   |
| YSM22    | (.0105)          | (.0167)          | (.0316)                               | (.0958)   |
|          | .3911            | .3597            | .4032                                 | .2018   |
| YSM23    | (.0106)<br>.3900 | (.0175)<br>.3840 | .4032<br>(.0314)<br>.3954             | (.0967)<br>.2380  |
| 1 011123 | (.0109)          | (.0184)          | (.0319)                               | (.1026)   |

| YSM24           | .3968            | .3958   | .4149   | .2350   |
|-----------------|------------------|---------|---------|---------|
|                 | (.0111)          | (.0194) | (.0324) | (.1145) |
| YSM25           | .4020            | .4035   | .4153   | .4830   |
|                 | (.0113)          | (.0203) | (.0337) | (.1215) |
| YSM26           | .4061            | .4131   | .4258   | .3646   |
| 121120          | (.0113)          | (.0207) | (.0371) | (.1808) |
| YSM27           | .4134            | .4032   | (.0371) | (.1000) |
| 1514127         | (.0113)          | (.0214) |         |         |
| YSM28           | .4143            | .4138   |         |         |
| 1514120         | (.0114)          | (.0221) |         |         |
| YSM29           | .4079            | .4072   |         |         |
| 1510129         | (.0117)          | (.0241) |         |         |
| YSM30           | .3983            | .4405   |         |         |
| 1 21/120        |                  |         |         |         |
| Turnet          | (.0112)          | (.0185) | 2450    | CO 41   |
| Immigrant       | 2925             | 7443    | 2450    | 6041    |
| T 1 5 1061      | (.0123)          | (.0167) | (.0404) | (.1130) |
| Imm before 1961 | .0133            | .2864   |         |         |
| * 40.55 **0     | (.0087)          | (.0123) |         |         |
| Imm 1966-70     | .0289            | .3799   |         |         |
|                 | (.0075)          | (.0098) |         |         |
| Imm 1971-75     | .0315            | .2577   |         |         |
|                 | (.0069)          | (.0081) |         |         |
| Imm 1976-80     | .0282            | .2361   |         |         |
|                 | (.0064)          | (.0069) |         |         |
| Imm 1981-85     | .0481            | .1626   |         |         |
|                 | (.0062)          | (.0062) |         |         |
| Imm 1986-90     | .0498            | .0657   |         |         |
|                 | (.0057)          | (.0055) |         |         |
| Age26           | .0457            | .0156   | .0177   | 0034    |
|                 | (.0047)          | (.0045) | (.0068) | (.0078) |
| Age27           | .0788            | .0356   | .0319   | 0136    |
|                 | (.0046)          | (.0045) | (.0067) | (.0077) |
| Age28           | .0961            | .0447   | .0343   | 0129    |
|                 | (.0046)          | (.0045) | (.0067) | (.0076) |
| Age29           | .1037            | .0523   | .0386   | 0253    |
| E               | (.0046)          | (.0046) | (.0067) | (.0074) |
| Age30           | .1053            | .0531   | .0436   | 0288    |
| 8               | (.0046)          | (.0046) | (.0067) | (.0073) |
| Age31           | .1085            | .0571   | .0445   | 0343    |
| 8               | (.0046)          | (.0047) | (.0067) | (.0072) |
| Age32           | .1147            | .0624   | .0493   | 0331    |
| 118002          | (.0046)          | (.0047) | (.0067) | (.0072) |
| Age33           | .1203            | .0659   | .0564   | 0268    |
| 116033          | (.0046)          | (.0048) | (.0066) | (.0071) |
| Age34           | .1285            | .0770   | .0628   | 0192    |
| 118034          | (.0046)          | (.0048) | (.0066) | (.0070) |
| Age35           | .1346            | .0879   | .0704   | 0135    |
| Age33           | (.0046)          | (.0049) | (.0066) | (.0069) |
| A 226           |                  | .0977   |         | , ,     |
| Age36           | .1440<br>(.0046) |         | .0861   | .0037   |
| A ~~27          |                  | (.0049) | (.0066) | (.0069) |
| Age37           | .1532            | .1089   | .0969   | .0083   |
| A ~~ 20         | (.0046)          | (.0050) | (.0066) | (.0068) |
| Age38           | .1665            | .1229   | .1137   | .0173   |
| A 20            | (.0046)          | (.0051) | (.0066) | (.0068) |
| Age39           | .1809            | .1381   | .1283   | .0310   |
|                 | (.0046)          | (.0051) | (.0066) | (.0068) |
|                 |                  |         |         |         |

| Age40     | .1932   | .1459   | .1436   | .0370   |
|-----------|---------|---------|---------|---------|
|           | (.0045) | (.0052) | (.0066) | (.0068) |
| Age41     | .2086   | .1566   | .1619   | .0490   |
|           | (.0045) | (.0053) | (.0066) | (.0068) |
| Age42     | .2210   | .1690   | .1737   | .0616   |
|           | (.0045) | (.0054) | (.0066) | (.0068) |
| Age43     | .2300   | .1740   | .1853   | .0701   |
|           | (.0045) | (.0056) | (.0067) | (.0068) |
| Age44     | .2417   | .1827   | .1962   | .0763   |
|           | (.0045) | (.0058) | (.0067) | (.0069) |
| Age45     | .2488   | .1948   | .2034   | .0839   |
|           | (.0045) | (.0059) | (.0068) | (.0069) |
| Age46     | .2564   | .1944   | .2094   | .0850   |
|           | (.0046) | (.0062) | (.0068) | (.0070) |
| Age47     | .2578   | .1944   | .2087   | .0890   |
|           | (.0046) | (.0064) | (.0070) | (.0071) |
| Age48     | .2581   | .2007   | .2123   | .0874   |
|           | (.0046) | (.0067) | (.0071) | (.0072) |
| Age49     | .2550   | .1938   | .2092   | .0835   |
|           | (.0047) | (.0070) | (.0072) | (.0073) |
| Age50     | .2552   | .1911   | .2117   | .0859   |
|           | (.0047) | (.0074) | (.0074) | (.0074) |
| Age51     | .2538   | .1851   | .2104   | .0819   |
|           | (.0048) | (.0078) | (.0078) | (.0076) |
| Age52     | .2514   | .1749   | .2051   | .0729   |
|           | (.0049) | (.0083) | (.0082) | (.0077) |
| Age53     | .2445   | .1773   | .1925   | .0681   |
|           | (.0051) | (.0086) | (.0087) | (.0079) |
| Age54     | .2350   | .1714   | .1833   | .0588   |
|           | (.0052) | (.0090) | (.0091) | (.0081) |
| Age55     | .2207   | .1465   | .1735   | .0510   |
|           | (.0054) | (.0097) | (.0099) | (.0085) |
| Age56     | .2067   | .1319   | .1590   | .0327   |
|           | (.0056) | (.0105) | (.0109) | (.0092) |
| Age57     | .1850   | .1147   | .1378   | .0233   |
|           | (.0060) | (.0115) | (.0125) | (.0097) |
| Age58     | .1759   | .1051   | .1245   | .0128   |
|           | (.0062) | (.0123) | (.0145) | (.0102) |
| Age59     | .1566   | .0716   | .1287   | 0012    |
|           | (.0066) | (.0137) | (.0178) | (.0111) |
| Age60     | .1024   | .0287   | .1353   | 0035    |
|           | (.0049) | (.0090) | (.0182) | (.0109) |
| Imm*Age26 | 0171    | .0049   | .0177   | .0658   |
|           | (.0096) | (.0098) | (.0247) | (.0610) |
| Imm*Age27 | 0303    | .0029   | 0308    | .0687   |
|           | (.0094) | (.0096) | (.0250) | (.0579) |
| Imm*Age28 | 0363    | 0004    | 0153    | .0005   |
|           | (.0093) | (.0097) | (.0244) | (.0570) |
| Imm*Age29 | 0355    | .0154   | 0087    | .0262   |
|           | (.0093) | (.0097) | (.0246) | (.0570) |
| Imm*Age30 | 0222    | .0132   | .0002   | .1086   |
|           | (.0093) | (.0097) | (.0245) | (.0548) |
| Imm*Age31 | 0214    | .0176   | .0085   | .1268   |
|           | (.0093) | (.0097) | (.0245) | (.0545) |
| Imm*Age32 | 0182    | .0250   | 0175    | .1443   |
|           | (.0093) | (.0097) | (.0249) | (.0550) |
|           |         |         |         |         |

| Imm*Age33      | 0191    | .0238   | .0054   | .1352   |
|----------------|---------|---------|---------|---------|
|                | (.0094) | (.0097) | (.0245) | (.0547) |
| Imm*Age34      | 0255    | .0237   | 0213    | .1679   |
|                | (.0094) | (.0098) | (.0247) | (.0539) |
| Imm*Age35      | 0298    | .0148   | 0293    | .1368   |
|                | (.0094) | (.0099) | (.0246) | (.0554) |
| Imm*Age36      | 0344    | .0073   | 0372    | .1578   |
|                | (.0094) | (.0099) | (.0245) | (.0548) |
| Imm*Age37      | 0437    | .0050   | 0337    | .1604   |
| -              | (.0094) | (.0100) | (.0245) | (.0552) |
| Imm*Age38      | 0452    | 0132    | 0520    | .1090   |
| <u> </u>       | (.0093) | (.0101) | (.0244) | (.0561) |
| Imm*Age39      | 0554    | 0209    | 0672    | .0957   |
| C              | (.0093) | (.0102) | (.0243) | (.0569) |
| Imm*Age40      | 0535    | 0214    | 0671    | .0924   |
| 8              | (.0093) | (.0105) | (.0243) | (.0571) |
| Imm*Age41      | 0642    | 0182    | 0849    | .1099   |
| 111111 119011  | (.0093) | (.0106) | (.0243) | (.0568) |
| Imm*Age42      | 0756    | 0299    | 0901    | .0726   |
| 111111 1190 12 | (.0093) | (.0108) | (.0243) | (.0587) |
| Imm*Age43      | 0678    | 0216    | 0834    | .1021   |
| IIIIII /Ige+3  | (.0092) | (.0111) | (.0244) | (.0597) |
| Imm*Age44      | 0777    | 0331    | 1014    | .0794   |
| IIIIII Age44   | (.0092) | (.0114) | (.0246) | (.0616) |
| Imm*Age45      | 0754    | 0390    | 0889    | .0651   |
| IIIIII Age43   |         |         | (.0249) | (.0634) |
| I              | (.0093) | (.0118) | ,       |         |
| Imm*Age46      | 0845    | 0424    | 0938    | .0752   |
| I              | (.0093) | (.0122) | (.0253) | (.0665) |
| Imm*Age47      | 0821    | 0542    | 0864    | .1220   |
| T *A 40        | (.0094) | (.0127) | (.0255) | (.0653) |
| Imm*Age48      | 0848    | 0428    | 1062    | .1007   |
| T 11.4 40      | (.0094) | (.0131) | (.0262) | (.0709) |
| Imm*Age49      | 0805    | 0472    | 0988    | .0915   |
|                | (.0095) | (.0139) | (.0267) | (.0734) |
| Imm*Age50      | 0857    | 0492    | 1169    | .1143   |
|                | (.0097) | (.0144) | (.0279) | (.0823) |
| Imm*Age51      | 0900    | 0612    | 1177    | .0496   |
|                | (.0098) | (.0154) | (.0291) | (.0885) |
| Imm*Age52      | 0880    | 0434    | 1175    | .0859   |
|                | (.0100) | (.0161) | (.0308) | (.0949) |
| Imm*Age53      | 0849    | 0585    | 0922    | .0180   |
|                | (.0102) | (.0174) | (.0325) | (.1100) |
| Imm*Age54      | 0860    | 0735    | 0989    | .0593   |
|                | (.0105) | (.0187) | (.0347) | (.1130) |
| Imm*Age55      | 0832    | 0477    | 1027    | .0714   |
|                | (.0108) | (.0198) | (.0381) | (.1979) |
| Imm*Age56      | 0759    | 0483    | 0995    | .3796   |
| _              | (.0112) | (.0211) | (.0407) | (.1337) |
| Imm*Age57      | 0634    | 0406    | 1016    | .2562   |
| -              | (.0116) | (.0223) | (.0455) | (.1649) |
| Imm*Age58      | 0704    | 0469    | 0849    | .3662   |
| J              | (.0122) | (.0241) | (.0531) | (.1797) |
| Imm*Age59      | 0709    | 0141    | 0860    | .2716   |
| <b>5</b>       | (.0128) | (.0262) | (.0640) | (.3702) |
| Imm*Age60      | 0583    | 0009    | 0707    | .6534   |
| <b>6</b>       | (.0099) | (.0178) | (.0618) | (.2478) |
|                | (//     | (/)     | ()      | ( , 0)  |

| Educ2            | .1214   | .0942   | .1080   | .1076   |
|------------------|---------|---------|---------|---------|
| F1 0             | (.0019) | (.0022) | (.0031) | (.0020) |
| Educ3            | .2373   | .2180   | .2209   | .2119   |
| Educ4            | (.0021) | (.0023) | (.0031) | (.0024) |
|                  | .3694   | .3316   | .3434   | .3421   |
| Educ5            | (.0019) | (.0024) | (.0028) | (.0020) |
|                  | .4906   | .4272   | .4799   | .4917   |
| Educ Missing     | (.0019) | (.0026) | (.0028) | (.0021) |
|                  | .1076   | .0736   | .1374   | .1374   |
| Imm*Educ2        | (.0045) | (.0046) | (.0058) | (.0054) |
|                  | 0395    | 0884    | 0126    | 0525    |
| Imm*Educ3        | (.0034) | (.0043) | (.0110) | (.0215) |
|                  | 0958    | 1447    | 0993    | 0746    |
| Imm*Educ4        | (.0039) | (.0044) | (.0110) | (.0228) |
|                  | 1004    | 1416    | 0650    | 3079    |
|                  | (.0034) | (.0044) | (.0098) | (.0216) |
| Imm*Educ5        | 0805    | 1015    | 0816    | 1181    |
|                  | (.0037) | (.0051) | (.0102) | (.0244) |
| Imm*Educ Missing | .1565   | .0316   | .1495   | 0923    |
|                  | (.0066) | (.0070) | (.0143) | (.0202) |
| Year72           | .0010   | .0050   | .0150   | .0201   |
|                  | (.0066) | (.0138) | (.0095) | (.0092) |
| Year73           | .0031   | .0003   | .0120   | .0213   |
|                  | (.0064) | (.0133) | (.0091) | (.0089) |
| Year74           | .0211   | .0277   | .0309   | .0407   |
|                  | (.0063) | (.0128) | (.0089) | (.0086) |
| Year75           | .0586   | .0703   | .0730   | .0850   |
|                  | (.0062) | (.0126) | (8800.) | (.0085) |
| Year76           | .1004   | .1098   | .1091   | .1328   |
|                  | (.0061) | (.0123) | (.0086) | (.0083) |
| Year77           | .1042   | .1156   | .1055   | .1374   |
|                  | (.0060) | (.0120) | (.0085) | (.0080) |
| Year78           | .1089   | .1254   | .1119   | .1421   |
|                  | (.0059) | (.0117) | (.0084) | (.0079) |
| Year79           | .0983   | .1224   | .0957   | .1322   |
|                  | (.0058) | (.0115) | (.0084) | (.0078) |
| Year80           | .0940   | .1180   | .0891   | .1320   |
|                  | (.0057) | (.0113) | (.0083) | (.0077) |
| Year81           | .0956   | .1256   | .0858   | .1384   |
|                  | (.0057) | (.0113) | (.0084) | (.0078) |
| Year82           | .1004   | .1286   | .0921   | .1470   |
|                  | (.0058) | (.0113) | (.0086) | (.0080) |
| Year83           | .1050   | .1356   | .1020   | .1589   |
|                  | (.0059) | (.0114) | (.0088) | (.0082) |
| Year84           | .1202   | .1478   | .1184   | .1735   |
|                  | (.0059) | (.0113) | (.0088) | (.0082) |
| Year85           | .1513   | .1709   | .1521   | .2042   |
|                  | (.0058) | (.0111) | (.0087) | (.0080) |
| Year86           | .1834   | .2008   | .1815   | .2406   |
|                  | (.0056) | (.0109) | (.0085) | (.0079) |
| Year87           | .2077   | .2266   | .2085   | .2660   |
|                  | (.0055) | (.0109) | (.0085) | (.0078) |
| Year88           | .2092   | .2358   | .2137   | .2731   |
|                  | (.0057) | (.0110) | (.0087) | (.0080) |
| Year89           | .2129   | .2463   | .2218   | .2790   |
| 2000)            | (.0059) | (.0112) | (.0090) | (.0083) |
|                  | (.0039) | (.0112) | (.0070) | (.0003) |

| Year90                 | .2357              | .2690              | .2411   | .3087              |
|------------------------|--------------------|--------------------|---------|--------------------|
|                        | (.0059)            | (.0113)            | (.0091) | (.0084)            |
| Year91                 | .2585              | .2902              | .2633   | .3316              |
|                        | (.0060)            | (.0113)            | (.0091) | (.0085)            |
| Year92                 | .2797              | .3121              | .2864   | .3488              |
|                        | (.0060)            | (.0113)            | (.0092) | (.0086)            |
| Year93                 | .2896              | .3205              | .2972   | .3574              |
|                        | (.0060)            | (.0113)            | (.0092) | (.0086)            |
| Year94                 | .3020              | .3349              | .3110   | .3693              |
|                        | (.0060)            | (.0113)            | (.0092) | (.0086)            |
| Year95                 | .3132              | .3412              | .3174   | .3841              |
|                        | (.0059)            | (.0112)            | (.0092) | (.0085)            |
| Year96                 | .3644              | .3910              | .3664   | .4449              |
| 104170                 | (.0059)            | (.0111)            | (.0091) | (.0084)            |
| Year97                 | .3825              | .4091              | .3843   | .4614              |
| T Car ) /              | (.0058)            | (.0110)            | (.0090) | (.0084)            |
| Reg2                   | 1334               | 1535               | 1293    | 1513               |
| Regz                   | (.0018)            | (.0025)            | (.0024) |                    |
| Da ~2                  | 1462               |                    | ,       | (.0023)            |
| Reg3                   |                    | 1753               | 1534    | 1562               |
| D 4                    | (.0023)            | (.0031)            | (.0030) | (.0029)            |
| Reg4                   | 1580               | 1800               | 1624    | 1866               |
| D .                    | (.0020)            | (.0028)            | (.0027) | (.0026)            |
| Reg5                   | 1234               | 1461               | 1055    | 1218               |
|                        | (.0021)            | (.0028)            | (.0026) | (.0026)            |
| Reg6                   | 1386               | 1678               | 1195    | 1483               |
|                        | (.0021)            | (.0029)            | (.0028) | (.0028)            |
| Reg7                   | 1120               | 1443               | 1001    | 1267               |
|                        | (.0021)            | (.0028)            | (.0028) | (.0028)            |
| Imm*Reg2               | 0003               | .0665              | 0229    | .1820              |
|                        | (.0031)            | (.0042)            | (.0078) | (.0192)            |
| Imm*Reg3               | 0052               | .0751              | 0142    | .1572              |
|                        | (.0044)            | (.0078)            | (.0110) | (.0634)            |
| Imm*Reg4               | .0138              | .1092              | .0432   | .1604              |
|                        | (.0037)            | (.0051)            | (.0093) | (.0258)            |
| Imm*Reg5               | .0101              | .0745              | .0159   | 0285               |
| C                      | (.0042)            | (.0055)            | (.0106) | (.0348)            |
| Imm*Reg6               | .0063              | .0769              | .0323   | 0326               |
|                        | (.0047)            | (.0064)            | (.0121) | (.0814)            |
| Imm*Reg7               | .0117              | .1231              | .0133   | 4040               |
| 11111 1145             | (.0041)            | (.0069)            | (.0101) | (.1308)            |
| Log(Local              | 0020               | 0099               | 0079    | 0099               |
| Unemployment)          | (.0011)            | (.0016)            | (.0014) | (.0014)            |
| Imm*Log(Local          | .0025              | 0341               | .0135   | 0090               |
|                        |                    |                    | (.0044) |                    |
| Unemployment) Constant | (.0017)<br>11.1993 | (.0024)<br>11.2523 | (.0044) | (.0127)<br>11.2989 |
| Constant               |                    |                    |         |                    |
|                        | (.0089)            | (.0143)            | (.0122) | (.0120)            |
| Observations           | 1,002,867          | 529,574            | 440,855 | 428,037            |