



Massachusetts Immigrants by the Numbers, Second Edition:

Demographic Characteristics and Economic Footprint



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About The Immigrant Learning Center, Inc. (ILC) and The ILC Public Education Institute

The Immigrant Learning Center, Inc. (ILC) of Malden, MA is a not-for-profit organization that helps immigrants and refugees become successful workers, parents and community members through direct service programs and public education. Our direct service programs provide free, year-round English classes to immigrant and refugee adults in Greater Boston. The ILC further supports immigrants through the Public Education Institute, which informs Americans about the economic and social contributions of immigrants in our society.

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

- Business sector studies to examine the impact of immigrants as entrepreneurs, workers and consumers.
- Professional development for K-12 teachers on teaching immigration across the curriculum.
- An immigration research and information website that provides easy access to the spectrum of contemporary research about immigrants in the United States (www.immigrationresearch-info.org).

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

The Public Education Institute is under the direction of Marcia Drew Hohn who holds a doctorate in Human and Organizational Systems and has more than 20 years of experience in adult learning and systems development. Dr. Hohn has published extensively about immigrant entrepreneurship and organizational systems in adult basic education.

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The Immigrant Learning Center, Inc. would like to thank Mystic View Design, Inc. and Merrill Corporation for their generous donations of time, services and creativity in the design and printing of this report.

Massachusetts Immigrants by the Numbers, Second Edition: Demographic Characteristics and Economic Footprint

Prepared for

The Immigrant Learning Center, Inc.

by

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March 2012

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

The IAAS serves as a center for research and policy analysis that informs policy makers, service providers, scholars, community groups and the media about a comprehensive range of issues affecting Asian Americans in Massachusetts and across the country.

IAAS also provides resources to Asian American communities and expands opportunities on campus for the study of Asian American experiences. The Institute produces numerous demographic studies of Asian Americans down to the municipal level and profiles of specific Asian ethnic groups. In addition, it conducts research on political behavior, economic and community development, health, civic engagement and related issues. The emphasis of the IAAS on critical public policy issues has resulted in several studies published by The Immigrant Learning Center, Inc.

Preface

In 2003, The Immigrant Learning Center, Inc. (ILC) launched a public education initiative to raise the visibility of immigrants as assets to America. Spurred by certain anti-immigrant sentiments that were increasingly voiced after September 11, The ILC set forth to credibly document immigrants' economic and social contributions. Central to this effort are ILC-sponsored research studies about immigrants as entrepreneurs, workers and consumers.

To provide thoughtful and substantive evidence that immigrants are vital contributors to our nation and to our state, The ILC commissions teams of university researchers to examine immigrants' contributions as entrepreneurs, workers and consumers and to present those contributions within larger economic and social frameworks.

ILC studies have examined the demographic characteristics and economic footprint of immigrants in Massachusetts overall as well as immigrant workers in the Massachusetts health care industry. The ILC has also developed a specialty in the study of immigrant entrepreneurship. These studies include:

- *Immigrant Entrepreneurs and Neighborhood Revitalization* (2005)
- *Immigrant Entrepreneurs in the Massachusetts Biotechnology Industry* (2007)
- *The Rise of Asian-Owned Businesses in Massachusetts* (2007)
- *Impact of Immigrant Entrepreneurs and Workers in Leisure and Hospitality Businesses: Massachusetts and New England* (2010)
- *Adult Children of Immigrant Entrepreneurs* (2011)
- *Immigrant Growth Businesses and the Green Economy* (coming in 2012)

With this update to the original groundbreaking study of *Massachusetts Immigrants by the Numbers* in 2009, we continue to focus on the economic and social contributions that immigrants have made in building the vibrant Massachusetts economy. It shows that, despite heightened public debate, the demographic characteristics and economic trends of the state's immigrant population have remained largely unchanged. Immigrants continue to have a positive impact on the Commonwealth.

In providing these studies, The ILC seeks to inform policy and promote thoughtful dialogue about the key roles played by immigrants. As America grapples with how to reform its immigration system, we hope these studies will help provide a rational basis for reform.

Diane Portnoy, *Founder, President and CEO*
Marcia Drew Hohn, *Director, Public Education Institute*
The Immigrant Learning Center, Inc.

March 2012

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INTRODUCTION:
MASSACHUSETTS IMMIGRANTS BY THE NUMBERS, SECOND EDITION:
DEMOGRAPHIC CHARACTERISTICS AND ECONOMIC FOOTPRINT

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

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

Two years ago, in an earlier installment of this report based on 2007 data, we noted the vital role immigrants play in Massachusetts' economic and civic life. Now, in the midst of a particularly challenging time for the state and nation, the importance of immigrants is even more pronounced.

According to 2009 data, 14.4 percent of Massachusetts residents were immigrants and were increasingly drawn from Latin America and Asia. Like thousands before them, these immigrants came to Massachusetts seeking economic opportunities for themselves and their families. As the demographic composition of the state has shifted, Massachusetts has enjoyed the benefits of a more diverse population. These benefits have been accompanied by the challenges of integrating these newcomers fully and equally into the communities they inhabit.

Highly impassioned debates about the impact of immigration especially in the economic sphere have continued unabated. Reliable facts and data are as important as ever. This report brings vital information to the center of the immigration debate. The focus here is on data related to the foreign-born population residing in Massachusetts. Specifically, the purpose of this report is to paint with numbers a picture of the economic and fiscal impact of immigrants in Massachusetts.

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

- How do immigrants compare demographically in terms of race and ethnicity, age, educational attainment, place of residence, etc. to native-born residents?
- How many and what kinds of jobs do immigrants hold?

- What proportion of income, consumer spending and tax revenue do immigrants represent?
- How does the utilization of social programs by immigrants compare to their share of the population?
- How do recently arrived immigrants compare to those who have been in this country longer?

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

Several critical themes emerge from this inquiry. On the whole, immigrants and natives are very much alike. In terms of basic measures of success such as income or social standing such as education, the differences we have identified are small. These differences further diminish when one compares established immigrants to natives. Given a long-term historical perspective, this should not be surprising since the overwhelming majority of Americans are descendants of immigrants. Moreover, research released in 2011 by the Center for American Progress shows that recent immigrants are assimilating at similar rates as previous generations (Myer et al., 2011), which indicates that we should expect this trend of approaching parity with natives to continue.

That does not mean, however, that the differences that do exist are not important. We can organize these differences into two groups: strengths and challenges. The strengths and assets that immigrants bring include population and labor force growth, technology and science-based skills, youth and

diversity. Massachusetts is a slow-growing state in terms of population. Net international immigration to Massachusetts is positive. This means that immigrants play an important role in providing the Commonwealth with both the current and future labor force it needs to remain competitive in the world economy.

The immigrant workforce is younger than that of natives and comprises a disproportionate share of the 25 to 44 years old age group. This is significant because these workers will be here to fill the jobs that retiring baby boomers will soon vacate. Over time, this age bracket will have increasing incomes and tax payments while older generations' income and tax payments will decrease. Moreover, the state's economic competitiveness is based on technology, science and knowledge, and immigrants currently provide appropriate skills and knowledge to a greater extent than do natives. In short, immigrants are critical to the growth and sustainability of the Massachusetts workforce.

The challenges that many immigrants face include poverty, limited English language skills and low educational attainment in some sectors. The incidence of poverty, for example, is greater for immigrants than for natives, especially for recent immigrants. The geographic concentration of recent immigrants into several urban areas in Eastern Massachusetts means that poverty is also concentrated geographically. This urban concentration can potentially strain the ability of the affected municipalities to address the incidence of poverty and challenges the state government to develop policies that support these municipalities.

Differences between immigrants and natives in tax payments and receipt of social services and transfer payments are small. However, because they own less property, have fewer investments and have overall lower incomes, immigrants tend to pay somewhat

less overall in taxes than natives. (Transfer payments refer to benefits given to individuals by the government and include food stamps, public assistance, supplemental security income, unemployment compensation and social security.) In terms of social services, immigrants send more children to the public schools, but immigrants are institutionalized¹ at significantly lower rates than are natives. Immigrants receive fewer transfer payments on net than natives.

Finally, although this study does not fully explore diversity, there are manifold cultural influences that both established and recent immigrants bring. These cultural influences are welcomed and valued by an educated society that enjoys diversity in arts, languages, food, traditions and other aspects of culture. And immigrants, with their intimate understanding of diverse cultures and wide-ranging contacts, will continue to enhance Massachusetts' ability to compete in an increasingly globalized economy.

¹ "Institutionalized" refers to individuals in correctional institutions, juvenile facilities, nursing homes, skilled nursing facilities, residential schools and psychiatric hospitals.

METHODOLOGY

Unless otherwise stated, all information, tables and charts in this report refer to Massachusetts. The analysis draws primarily upon the United States Census Bureau's American Community Survey (ACS) Public Use Micro Sample (PUMS) (U.S. Census Bureau, 2009). The ACS is an annual, nationwide survey that collects demographic, socio-economic and housing data from a sample of housing units. The sampling rate of the survey is about one percent. Most of the information and analysis is based on direct tabulations of the 2009 ACS, but some estimates are made using the ACS in combination with other sources of data or information.

In particular, since tax payments (except for property taxes paid by homeowners) are not included in the ACS, simulators for income and sales taxes were used to estimate these for the ACS sample households as described in Appendices B and C. The 2005 to 2009 combined ACS is used to estimate the geographic distribution of immigrants by municipality. The 2008, 2009 and 2010 March Current Population Surveys (U.S. Census Bureau, Current Population Survey: Design and Methodology, 2002) are used to estimate the receipt of food stamps and unemployment compensation income.

Other sources of information are cited as they are presented. This report defines the "foreign-born" population as all people who were born outside the United States either naturalized citizens or non-United States citizens. The "native-born" population is defined here as all people born in the United States, Puerto Rico or the United States Island Areas as well as persons born abroad by American parents. The terms "foreign-born" and "immigrant" are used interchangeably in this report. "Recent" immigrants are defined as immigrants who entered the United States fewer than 10 years prior to the ACS survey, e.g., after 1999 for the 2009 ACS. "Established" immigrants are defined as all other immigrants who entered the United States 10 or more years prior to the ACS survey.

In enumerating households or tax-filing units, the household or tax filer is characterized as immigrant-headed if the household head, as defined by the ACS, is an immigrant regardless of the nativity of the head's spouse. In enumerating children living in immigrant-headed households, they are counted as native if they were born in the United States. In considering immigrants' use of public K-12 education, however, only the immigration status of the household's head is considered since public education is treated here as a service provided to the household.

DEMOGRAPHICS

Total Population

Citizenship

Place of Residence

World Region of Birth

Age

Race and Ethnicity

Gender

Marital Status

Educational Attainment

English-speaking Ability

KEY FINDINGS: DEMOGRAPHICS (2009 Data)

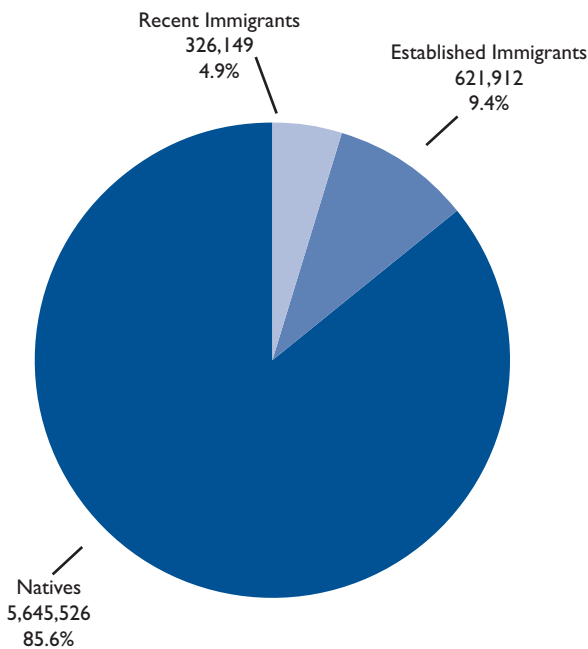
- There are 948,061 immigrants in Massachusetts, comprising 14.4 percent of the state's population. Of these immigrants, 621,912 are established immigrants who have lived in the United States for 10 or more years, and 326,149 are recent immigrants who have lived in the United States for fewer than 10 years.
- There are 390,683 immigrant-headed households in Massachusetts comprising 15.8 percent of the state's total household population.
- Immigrant households are larger than native households averaging 2.82 persons per household versus 2.36 for native-headed households.
- Nearly half (48.9 percent) of the foreign-born are naturalized citizens. About two-thirds (66.8 percent) of established immigrants are naturalized citizens. Only 14.8 percent of recent immigrants have acquired citizenship.
- Immigrants are concentrated to a greater extent than natives in Boston and close suburbs and in other urban areas in the eastern part of the state. Boston alone accounts for 17.1 percent of the immigrant population and 16.4 percent of immigrant households.
- Immigrants in Boston account for 25.1 percent of all persons and 26.7 percent of households in the city.
- Among cities, Chelsea has the highest concentration of immigrants followed, in order, by Malden, Lawrence, Vinyard Haven, Everett, Randolph, Somerville, Lynn, Revere, Boston, Cambridge and Quincy.
- The largest proportion of immigrants originated from Latin America (34.8 percent) followed by Asia (27.6 percent) and Europe (26.1 percent).
- Compared to established immigrants, recent immigrants are significantly more likely to have come from Latin America and significantly less likely to have come from Europe.
- In terms of country of birth, the dozen most frequent countries of origin for immigrants are, in order, Brazil, China, Dominican Republic, Portugal, India, Haiti, Vietnam, Canada, El Salvador, Guatemala, Cape Verde and Russia.
- Immigrants are much more likely to be between 25 and 44 years of age than natives. They are about equally likely to be 45 or older than natives but much less likely to be 18 or younger than natives.
- Recent adult immigrants skew even younger. They are much more likely to be between 18 and 44 years of age than natives and are much less likely than natives to be 45 or older or to be younger than 18.
- Only 39.6 percent of immigrants in Massachusetts classify themselves as White non-Hispanic compared to 84.8 percent of natives. Immigrants are much more likely to be Asian (non-Hispanic): 24.0 percent versus only 1.7 percent for natives. They are also nearly three times as likely to be Black or African American non-Hispanic (12.9 percent for immigrants versus 4.6 percent for natives) or to be Hispanic (20.4 percent for immigrants, versus 6.9 percent for natives).
- Among those 15 years of age or older, a higher proportion of immigrants are married (55.9 percent) than are natives (44.4 percent).
- Adult immigrants are likely to be both less educated and more highly educated than natives. At the upper end, the relative attainment of immigrants is striking, particularly among recent immigrants, with 19.2 percent having a master's degree or higher compared to 16.2 percent of natives. Of the doctorates held by Massachusetts residents who are aged 25 and older, more than one third (34.6 percent) are held by immigrants. The difference among younger professionals is even more striking. Among doctorate holders age 25 – 39, nearly half (47.9 percent) are immigrants.
- 54.8 percent of immigrants five years or older speak only English or speak English very well. A much higher percentage of natives (97.9 percent) speak only English or speak English very well. Among recent immigrants, however, only 45.6 percent speak English very well or speak only English, and 29.2 percent do not speak English well or do not speak it at all.
- Among immigrants, 25.0 percent live in linguistically-isolated households; for recent immigrants, the figure is 34.1 percent.

Total Population

There were 948,061 immigrants in Massachusetts in 2009 comprising 14.4 percent of the state's population of 6,593,587². Of these immigrants, 621,912 or 9.4 percent of the population were established immigrants who had lived in the United States for 10 or more years. Recent immigrants who had lived in the United States for fewer than 10 years totaled 326,149 or 4.9 percent of the population (**Figure 1**).

In terms of households, there were 390,683 immigrant-headed households in Massachusetts in 2009 comprising 15.8 percent of the state's total number of 2,475,494 households³ (**Figure 2**).

Figure 1
Massachusetts Population
by Immigrant Status, 2009
Source: American Community Survey, 2009 PUMS



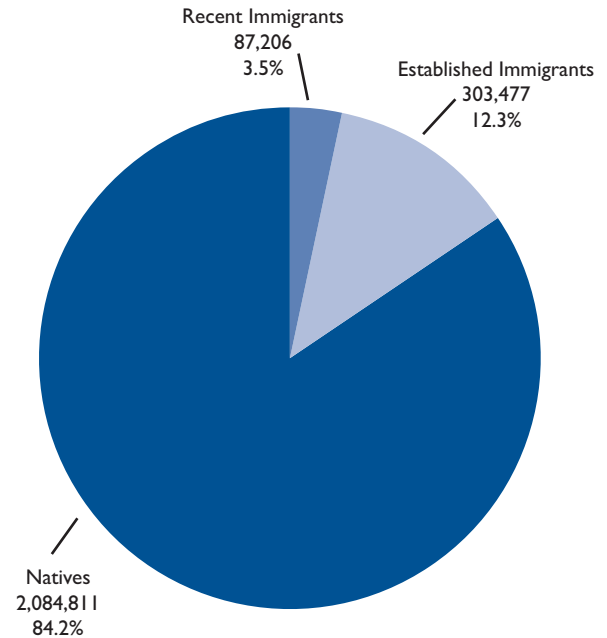
Immigrant-headed households are larger than native households on average with 2.82 persons per household versus 2.36 for native-headed households. Approximately half of this difference of 0.46 person in average household size is due to the number of children.⁴ Immigrant-headed households had 0.70 child

² This population count includes all persons living in households, institutional or non-institutional group quarters, military or civilian.

³ These household counts exclude the population living in group quarters.

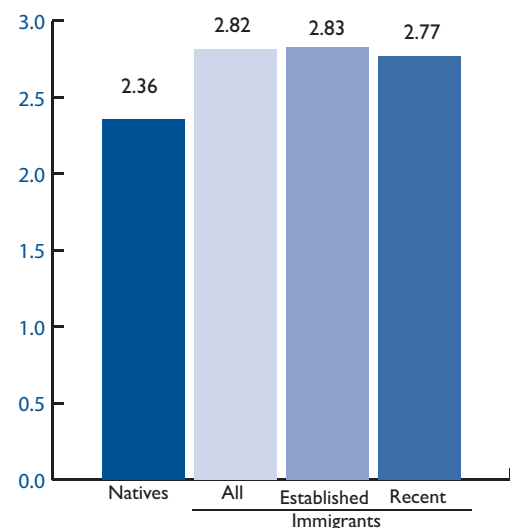
⁴ Children here are defined as the under 18 years of age children, grandchildren or foster children of the household head.

Figure 2
Massachusetts Households
by Immigrant Status, 2009
Source: American Community Survey, 2009 PUMS



on average or 0.20 child more per household than native-headed households (**Figure 3**). This difference has important consequences for public K-12 school enrollment as will be discussed later.

Figure 3
Massachusetts Persons by Household, 2009
Source: American Community Survey, 2009 PUMS



Most of the rest of the difference in household size is due to the number of workers. Immigrant-headed households had 1.56 persons in the labor force on average or 0.23 more working person per household than native-headed households. Given recent immigrants' lower personal incomes (presented later), this difference has helped immigrant households to afford the high cost of housing in Massachusetts.

Citizenship

In 2009, 48.9 percent of the foreign-born in Massachusetts were naturalized citizens. Two-thirds or 66.8 percent of established immigrants were naturalized citizens. Because one cannot apply for citizenship until one has been in the U.S. for five or more years, only 14.8 percent of recent immigrants had acquired citizenship.

Place of Residence

There is evidence that immigrants have an increasing presence in non-traditional areas of residence such as suburbs across the state. However, immigrants are still concentrated to a greater extent than natives in Boston and close suburbs and in other urban areas in the eastern part of the state. The City of Boston alone accounted for 17.1 percent of the immigrant, non-institutionalized population of Massachusetts and 16.4 percent of immigrant households in 2009.

More than 50 percent of the immigrant population, as well as immigrant-headed households, lived in 15 of the state's 52 Public Use Micro Areas (PUMAs)⁵. Note that the list of top PUMAs by population (**Table 1**) includes two PUMAs that are not in the

Table 1:
Top PUMAs in Number of Immigrant Persons
(Non-Institutionalized Population), Massachusetts, 2009
Source: American Community Survey, 2009 PUMS

| Place | Number of Persons | Percent | Cumulative Percent |
|----------------------|-------------------|---------|--------------------|
| Boston (5 PUMAs) | 160,117 | 17.1 | 17.1 |
| Waltham / Arlington | 41,372 | 4.4 | 21.5 |
| Worcester | 37,068 | 3.9 | 25.4 |
| Somerville / Everett | 36,460 | 3.9 | 29.3 |
| Malden / Medford | 35,662 | 3.8 | 33.1 |
| Lawrence / Methuen | 31,963 | 3.4 | 36.5 |
| Revere / Chelsea | 30,976 | 3.3 | 39.8 |
| Lowell | 29,661 | 3.2 | 42.9 |
| Newton / Brookline | 29,632 | 3.2 | 46.1 |
| Lynn / Saugus | 28,958 | 3.1 | 49.2 |
| Cambridge | 28,215 | 3.0 | 52.2 |
| Massachusetts | 939,032 | 100.0 | |

list by households (**Table 2**): Revere/Chelsea and Lowell. The list of the top PUMAs by households includes two PUMAs that are not in the list by population: New Bedford/Dartmouth and Fall River/Somerset.

Boston is not only the most populous municipality in terms of the immigrant population but also one of the most concentrated. In Boston, immigrants account for 25.1 percent of all persons and 26.7 percent of households with concentration ratios of 1.74 and 1.69 respectively⁶. In other words, 74 percent more immigrants and 69 percent more

immigrant-headed households can be found in Boston than would be the case if the geographic distribution of immigrants and of natives across the state were identical.

In terms of the concentration ratio of immigrant persons, the Malden/Medford, Somerville/Everett and Lowell PUMAs are the most concentrated with more than twice the number of immigrant persons that one would expect if the geographic distribution of immigrants and natives were identical. Their concentration ratios are 2.23 (Malden/Medford), 2.21 (Somerville/Everett) and 2.00 (Lowell).

| Table 2: Top PUMAs in Number of Immigrant Households (Excludes Institutionalized and Non-Institutionalized Group Quarters), Massachusetts, 2009 Source: American Community Survey, 2009 PUMS | | | |
|---|----------------------|-----------------------|--------------------|
| Place | Number of Households | Percent MA Immigrants | Cumulative Percent |
| Boston (5 PUMAs) | 64,162 | 16.4 | 16.4 |
| Waltham / Arlington | 17,715 | 4.5 | 21.0 |
| Worcester | 17,128 | 4.4 | 25.3 |
| Malden / Medford | 14,320 | 3.7 | 29.0 |
| Lawrence / Methuen | 13,982 | 3.6 | 32.6 |
| New Bedford / Dartmouth | 13,804 | 3.5 | 36.1 |
| Cambridge | 13,159 | 3.4 | 39.5 |
| Lynn / Saugus | 12,898 | 3.3 | 42.8 |
| Somerville / Everett | 12,849 | 3.3 | 46.1 |
| Newton / Brookline | 12,274 | 3.1 | 49.2 |
| Fall River / Somerset | 11,168 | 2.9 | 52.1 |
| Massachusetts | 390,683 | 100.0 | |

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

⁶ A concentration is the ratio of the percent of the population that is foreign-born in the PUMA (or other geography) divided by the percent of the population born in the whole of Massachusetts. For example, the concentration ratio of foreign-born persons in Boston, 1.74, equals 25.1 percent divided by 14.4 percent.

In terms of immigrant-headed households, the Malden/Medford PUMA is the most concentrated with a concentration ratio of 2.11. Differences between the concentrations of immigrant persons versus immigrant-headed households reflect two things. One is that students living in dormitories are not counted as *households* but rather as *persons*. The other is that the majority of children of immigrants are natives. In family-oriented communities, the concentration measures of persons will be less than the concentration measures of households. Therefore, the most meaningful measure of population concentration is often that of households, which will be used in the remainder of this section.

Following the Malden/Medford PUMA, other PUMAs with high concentrations of immigrant households were geographically distributed as follows (with their respective concentration ratios):

Table 3
Top PUMAs in Concentration of Immigrant Households, Massachusetts, 2009

| PUMA | Concentration | Rank |
|--------------------|---------------|------|
| Malden/Medford | 2.11 | 1 |
| Somerville/Everett | 1.97 | 2 |
| Lynn/Saugus | 1.93 | 3 |
| Revere/Chelsea | 1.85 | 4 |
| Lawrence/Methuen | 1.75 | 5 |
| Framingham/Natick | 1.74 | 6 |
| Cambridge | 1.73 | 7 |
| Boston | 1.69 | 8 |
| Lowell | 1.65 | 9 |
| Worcester | 1.58 | 10 |

Source: American Community Survey, 2009 PUMS

PUMAs located in the Cape, coastal regions and western parts of the state tend to have low concentrations of immigrant households. The following

PUMAs have about half or less of the number of immigrant households one would expect if immigrants and natives were geographically distributed identically:

Table 4
Bottom PUMAs in Concentration of Immigrant Households, Massachusetts, 2009

| PUMA | Concentration |
|------------------------|---------------|
| Ludlow/Longmeadow | 0.49 |
| Weymouth/Hingham | 0.46 |
| Amherst/Northampton | 0.45 |
| Franklin/Foxborough | 0.44 |
| Gloucester/Newburyport | 0.38 |
| Barnstable/Yarmouth | 0.36 |
| Southbridge/Webster | 0.35 |
| Falmouth/Bourne | 0.35 |
| Plymouth/Marshfield | 0.25 |
| Greenfield/Athol | 0.25 |
| Pittsfield/North Adams | 0.25 |
| Bridgewater/Easton | 0.19 |

Source: American Community Survey, 2009 PUMS

Recent immigrant households tend to be concentrated in the same PUMAs as established immigrants, but there are some differences. Some have the same rank but different concentrations. Malden/Medford and Somerville/Everett rank first and second in terms of the concentration of recent immigrant-headed households as they do for all immigrant-headed households. However, the concentration ratios for recent immigrant-headed households are significantly higher than for all immigrant-headed households at 3.13 for Malden/Medford and 2.97 for Somerville/Everett.

Lynn/Saugus ranks lower in recent immigrant-headed households (12th place and 1.51 concentration) compared to third place for all immigrant-headed households. Framingham/Natick, Cambridge and Boston rank

three positions higher (third, fourth and fifth respectively) for recent immigrant-headed households than for all immigrant-headed households at concentrations of 2.81, 2.75 and 1.95 respectively.

PUMAs that have much higher concentrations of recent immigrant-headed households than they do established immigrant-headed households include:

- Framingham/Natick (2.81 versus 1.43)
- Cambridge (2.75 versus 1.43)
- Malden/Medford (3.13 versus 1.82)
- Somerville/Everett (2.97 versus 1.68)

PUMAs that have much lower concentrations of recent immigrant-headed households than they do established immigrant-headed households include:

- New Bedford/Dartmouth (0.43 versus 1.49)
- Fall River/Somerset (0.70 versus 1.63)
- Needham/Wellesley (0.30 versus 1.21)

The 2005-2009 American Community Survey (ACS) provides population estimates at the municipal level for most municipalities in the state. During the 2005-2009 period, the 12 municipalities with the highest concentration of foreign-born included, in order, Chelsea, Malden, Lawrence, Vineyard Haven (which has a small population of 2,302), Everett, Randolph, Somerville, Lynn, Revere, Boston, Cambridge and Quincy. The percent of the population that was foreign-born in these communities varied from 38.0 percent in Chelsea to 25.5 percent in Quincy, and the concentration ratios varied from 2.31 in Chelsea to 1.55 in Quincy. Population data for the top 20 municipalities are presented in **Table 5**, and population data for all municipalities available on the 2005-2009 ACS are presented in **Appendix A Table 1**.

Table 5:
Population by Foreign-born Status, by Municipality, Massachusetts, 2009
 Source: American Community Survey, Multi-Year Estimates, 2005-2009, Table B05002

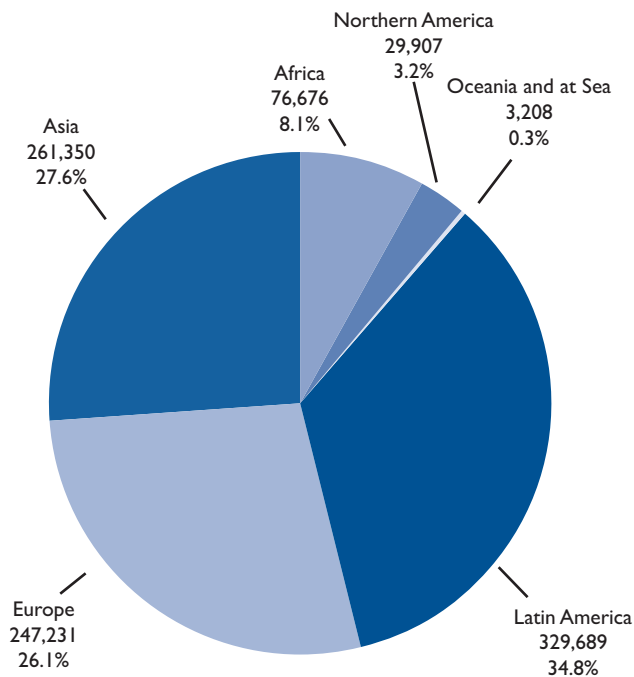
| Geography | Total | Number of Foreign-born | % Foreign-born | Concentration Ratio |
|---|--------------|-------------------------------|-----------------------|----------------------------|
| Chelsea City | 36,166 | 13,747 | 38.0% | 2.31 |
| Malden City | 55,684 | 20,612 | 37.0% | 2.25 |
| Lawrence City | 70,273 | 23,985 | 34.1% | 2.07 |
| Vineyard Haven CDP | 2,302 | 781 | 33.9% | 2.06 |
| Everett City | 37,525 | 12,309 | 32.8% | 1.99 |
| Randolph CDP | 30,391 | 8,852 | 29.1% | 1.77 |
| Somerville City | 75,880 | 21,122 | 27.8% | 1.69 |
| Lynn City | 87,196 | 23,901 | 27.4% | 1.67 |
| Revere City | 50,555 | 13,738 | 27.2% | 1.65 |
| Boston City | 625,304 | 167,157 | 26.7% | 1.62 |
| Cambridge City | 106,255 | 27,316 | 25.7% | 1.56 |
| Quincy City | 90,120 | 22,958 | 25.5% | 1.55 |
| Framingham CDP | 66,411 | 16,875 | 25.4% | 1.54 |
| Lowell City | 103,077 | 25,461 | 24.7% | 1.50 |
| Brockton City | 93,217 | 22,696 | 24.3% | 1.48 |
| Waltham City | 60,547 | 14,655 | 24.2% | 1.47 |
| Brookline CDP | 56,166 | 13,306 | 23.7% | 1.44 |
| Watertown City | 32,767 | 7,187 | 21.9% | 1.33 |
| Milford CDP | 24,957 | 5,311 | 21.3% | 1.29 |
| New Bedford City | 91,339 | 18,857 | 20.6% | 1.25 |
| Total, Massachusetts Municipalities included in ACS | 5,590,862 | 920,314 | 16.5% | 1.00 |

Note: "CDP" stands for "Census Designated Place."

World Region of Birth

The majority of immigrants originated in roughly equal proportions from Latin America⁷ (34.8 percent), Asia (27.6 percent) and Europe (26.1 percent) (**Figure 4**). Of the remaining 11.6 percent of immigrants, 8.1 percent were born in Africa, 3.2 percent in North America (outside the U.S.) and 0.3 percent from Oceania⁸.

Figure 4
Region of Birth of Massachusetts Immigrants, 2009
 Source: American Community Survey, 2009 PUMS



Recent immigrants are significantly more likely to have come from Latin America than are established immigrants and significantly less likely to have come from Europe than established immigrants; 42.2 percent of recent immigrants were born in Latin America versus 30.9 percent of established immigrants. On the other hand, only 14.5 percent of recent immigrants were born in Europe versus 32.1 percent of established immigrants.

A more detailed regional breakdown is informative (**Table 6**). Six regions accounted for nearly two-thirds of the state's immigrants: the Caribbean (14.5 percent), South America (12.1 percent), Southern Europe (11.8 percent), Eastern Asia (10.4 percent), Central America (8.2 percent) and South-Eastern Asia (7.4 percent).

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

⁷ Includes the Caribbean, Mexico, Central America and South America.

⁸ Includes Australia and New Zealand

Table 6:
Region of Birth of Massachusetts Immigrants, 2009
Source: American Community Survey, 2009 PUMS

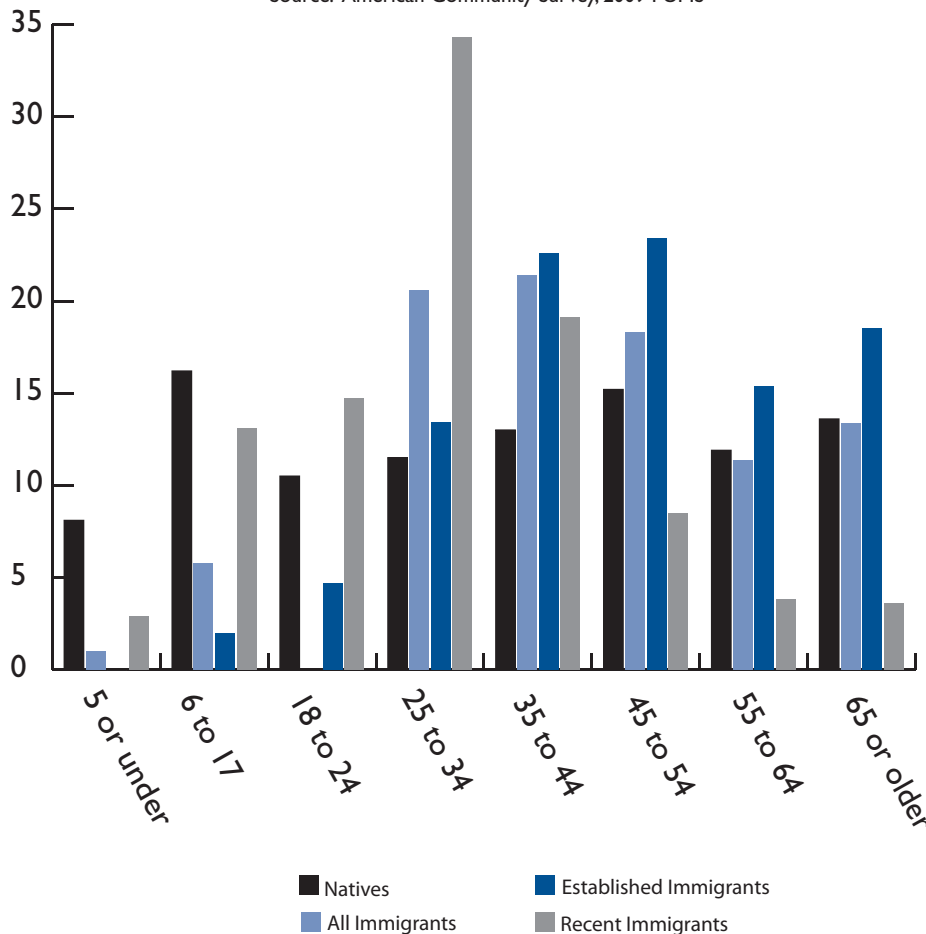
| World Region | Numbers | | | Percent of Total Immigrants | | |
|---------------------------|---------|-------------|---------|-----------------------------|-------------|--------|
| | All | Established | Recent | All | Established | Recent |
| Caribbean | 137,444 | 96,476 | 40,968 | 14.5% | 15.5% | 12.6% |
| South America | 114,656 | 52,693 | 61,963 | 12.1% | 8.5% | 19.0% |
| Southern Europe | 111,660 | 98,366 | 13,294 | 11.8% | 15.8% | 4.1% |
| Eastern Asia | 98,262 | 66,027 | 32,235 | 10.4% | 10.6% | 9.9% |
| Central America | 77,589 | 42,770 | 34,819 | 8.2% | 6.9% | 10.7% |
| South-Eastern Asia | 70,094 | 51,450 | 18,644 | 7.4% | 8.3% | 5.7% |
| South-Central Asia | 68,771 | 33,798 | 34,973 | 7.3% | 5.4% | 10.7% |
| Eastern Europe | 58,710 | 43,777 | 14,933 | 6.2% | 7.0% | 4.6% |
| Northern Europe | 49,302 | 36,821 | 12,481 | 5.2% | 5.9% | 3.8% |
| Western Africa | 38,396 | 20,012 | 18,384 | 4.0% | 3.2% | 5.6% |
| Northern America | 29,907 | 23,190 | 6,717 | 3.2% | 3.7% | 2.1% |
| Western Europe | 27,454 | 20,788 | 6,666 | 2.9% | 3.3% | 2.0% |
| Western Asia | 23,014 | 15,666 | 7,348 | 2.4% | 2.5% | 2.3% |
| Eastern Africa | 16,923 | 6,563 | 10,360 | 1.8% | 1.1% | 3.2% |
| Northern Africa | 13,296 | 7,144 | 6,152 | 1.4% | 1.1% | 1.9% |
| Africa, Not Specified | 5,135 | 2,272 | 2,863 | 0.5% | 0.4% | 0.9% |
| Southern Africa | 2,587 | 1,639 | 948 | 0.3% | 0.3% | 0.3% |
| Australia and New Zealand | 2,378 | 1,633 | 745 | 0.3% | 0.3% | 0.2% |
| Asia, Not Specified | 1,209 | 337 | 872 | 0.1% | 0.1% | 0.3% |
| Polynesia | 454 | 201 | 253 | 0.0% | 0.0% | 0.1% |
| Micronesia | 376 | 0 | 376 | 0.0% | 0.0% | 0.1% |
| Middle Africa | 339 | 184 | 155 | 0.0% | 0.0% | 0.0% |
| Europe, Not Specified | 105 | 105 | 0 | 0.0% | 0.0% | 0.0% |
| Total | 948,061 | 621,912 | 326,149 | 100.0 | 100.0 | 100.0 |

Age

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

However, a focus on the immigration status of individuals shows that the age distributions of established immigrants and of natives appear to be different. This is because the children of immigrants who were born after their parents arrived in the United States are counted among the native-born population. **Figure 5** below focuses on the age distribution by individuals' immigration status.

Figure 5
Age Distribution
by Immigration Status, Massachusetts, 2009
Source: American Community Survey, 2009 PUMS

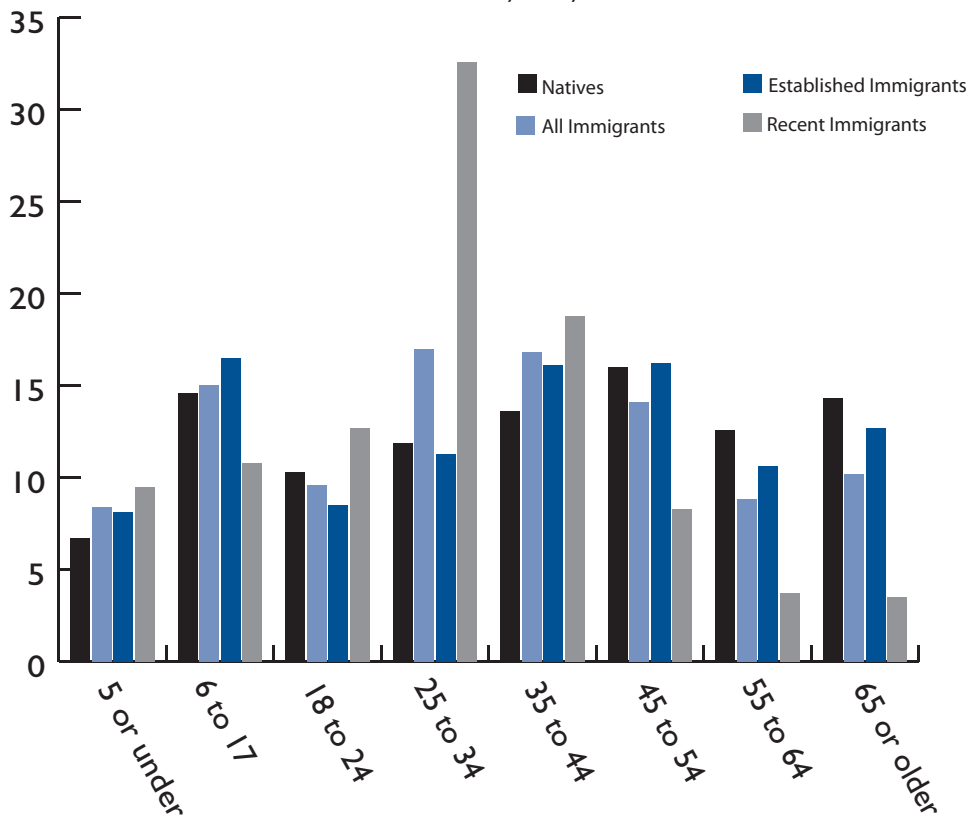


Immigrants are much more likely than natives to be between 25 and 44 years of age. They are almost equally likely to be 45 or older but are much less likely to be under 18 than natives.

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

When considering the social cost of educating children or funding the Social Security system, which involves inter-generational transfer payments, it may make more sense to classify the children of immigrants living at home with their parents as immigrants regardless of where they were born. If one were to assign the children living at home the immigration status of the household head, a different picture of the age distribution emerges as shown in **Figure 6**. On this basis, the age distributions of natives and established immigrants are similar. Recent immigrants, however, are more likely than natives to be between 25 and 44 years of age and less likely to be 45 or older. Recent immigrants are about equally likely to be younger

Figure 6
Age Distribution by Immigration Status,
with Children Assigned the Immigration
Status of the Household Head, Massachusetts, 2009
 Source: American Community Survey, 2009 PUMS



than 18. Since recent immigrant parents are younger than native parents on average so are their children. Therefore, there is a higher proportion of recent immigrants in the five or younger age category than natives but a smaller proportion in the six to 17 age category.

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

Race and Ethnicity

The differences in racial and ethnic composition between natives and immigrants are striking as shown in **Figure 7**. While 84.8 percent of natives classify themselves as White non-Hispanic, only 39.6 percent of immigrants classify themselves in this way. Immigrants are much more likely to be Asian non-Hispanic (24.0 percent versus 1.7 percent for natives). They are also nearly three times as likely to be Black or African American non-Hispanic (12.9 percent for immigrants versus 4.6 percent for natives) or to be Hispanic (20.4 percent for immigrants versus 6.9 percent for natives). Recent immigrants are less likely to be White non-Hispanic than are established immigrants (31.0 percent versus 44.1 percent). They are somewhat more likely than established immigrants to be Hispanic, Asian, Black or of other or mixed race.

Table 7:
Percent Distribution of the Massachusetts Population by Sex, 2009
Source: 2009 American Community Survey PUMS

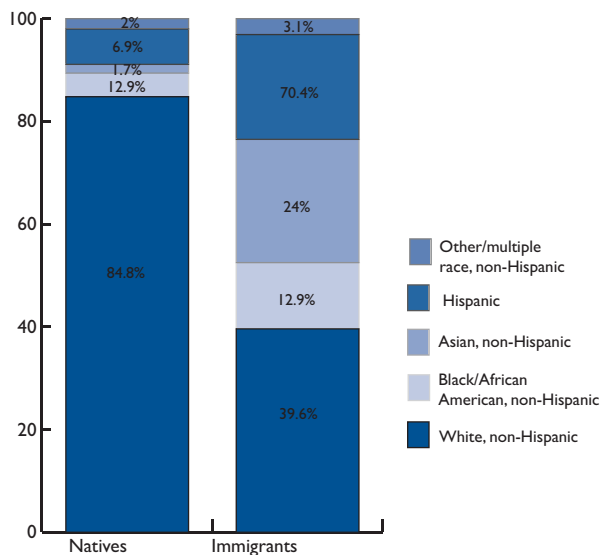
| | Natives | All | Immigrants Established | Recent | Total MA Population |
|--------|---------|--------|---------------------------|--------|------------------------|
| Male | 48.5% | 49.3% | 48.4% | 50.9% | 48.6% |
| Female | 51.5% | 50.7% | 51.6% | 49.1% | 51.4% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Table 8:
Percent Distribution of the Massachusetts Population 15 Years or Older by Marital Status, 2009
Source: 2009 American Community Survey PUMS

| | Natives | All | Immigrants Established | Recent | Total MA Population |
|-------------------------|---------|--------|---------------------------|--------|------------------------|
| Married, Spouse Present | 42.9% | 50.0% | 55.1% | 38.8% | 44.1% |
| Married, Spouse Absent | 1.5% | 5.9% | 4.4% | 9.3% | 2.2% |
| Widowed | 6.6% | 5.7% | 7.1% | 2.7% | 6.4% |
| Divorced | 10.0% | 8.0% | 9.6% | 4.5% | 9.6% |
| Separated | 1.7% | 3.0% | 3.3% | 2.4% | 1.9% |
| Never Married | 37.4% | 27.4% | 20.6% | 42.2% | 35.7% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Gender

Figure 7
Race/Ethnicity Composition,
Massachusetts, 2009
Source: 2009 ACS PUMS



As shown in **Table 7**, the state’s population is comprised of slightly more females (51.4 percent) than males (48.6 percent). This pattern also holds true when comparing the native-born and foreign-born populations although a slightly higher proportion of recent immigrants is male (50.9 percent) than is female (49.1 percent).

Marital Status

Among those 15 years of age or older, there is a higher proportion of married immigrants (55.9 percent) than married natives (44.4 percent) as shown in **Table 8**. The proportions of persons who are widowed, divorced or separated are similar for natives and established immigrants. Established immigrants are less likely than natives to have never been married (20.6 percent versus 37.4 percent). Recent immigrants, who are younger than natives, have a slightly higher proportion of never-married persons than natives but a significantly smaller proportion of those who

Table 9:
Percent Distribution of Educational Attainment for Persons 25 or Older, Massachusetts, 2009
Source: 2009 American Community Survey PUMS

| | Natives | Immigrants | | | Total MA Population |
|--------------------------------|---------|------------|-------------|--------|---------------------|
| | | All | Established | Recent | |
| Less Than High School Graduate | 8.1% | 24.3% | 25.5% | 21.2% | 11.0% |
| High School Graduate | 26.8% | 23.9% | 23.7% | 24.5% | 26.3% |
| Some College, No Degree | 17.7% | 12.3% | 12.7% | 11.0% | 16.7% |
| Associate's Degree | 8.2% | 5.3% | 5.8% | 3.9% | 7.7% |
| Bachelor's | 23.0% | 17.3% | 16.2% | 20.1% | 22.0% |
| Master's | 11.6% | 10.1% | 9.4% | 11.8% | 11.3% |
| Professional School Degree | 2.7% | 2.5% | 2.2% | 3.1% | 2.7% |
| Doctorate | 1.8% | 4.4% | 4.5% | 4.3% | 2.3% |
| Addendum: Master's or Higher | 16.2% | 17.0% | 16.1% | 19.2% | 16.3% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Table 10:
Percent Distribution of Educational Attainment, Persons 25-39 Years of Age, Massachusetts, 2009
Source: 2009 American Community Survey PUMS

| | Natives | Immigrants | | | Total MA Population |
|--------------------------------|---------|------------|-------------|--------|---------------------|
| | | All | Established | Recent | |
| Less Than High School Graduate | 5.7% | 15.7% | 15.2% | 16.2% | 8.0% |
| High School Graduate | 20.7% | 22.0% | 21.2% | 22.9% | 21.0% |
| Some College, No Degree | 17.5% | 14.2% | 16.4% | 12.0% | 16.8% |
| Associate's Degree | 7.5% | 5.0% | 6.3% | 3.7% | 6.9% |
| Bachelor's | 32.3% | 22.7% | 23.0% | 22.4% | 30.1% |
| Master's | 12.0% | 13.0% | 12.0% | 14.0% | 12.2% |
| Professional School Degree | 2.8% | 3.0% | 2.3% | 3.6% | 2.9% |
| Doctorate | 1.4% | 4.4% | 3.6% | 5.2% | 2.1% |
| Addendum: Master's or Higher | 16.2% | 20.4% | 17.9% | 22.8% | 17.2% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

are widowed or divorced. Married recent immigrants are more likely to be living apart from their spouse than are natives or established immigrants. This reflects a situation where many spouses remain in their country of origin because U.S. immigration policies make it difficult for them to emigrate to the U.S.

Educational Attainment

As **Table 9** shows, adult immigrants are likely to be both less educated and more highly educated than natives. For persons 25 years of age or older, a higher proportion of immigrants (24.3 percent) has less than a high school degree than do natives (8.1 percent). At the other end of the spectrum, a slightly higher proportion of immigrants has advanced degrees. Seventeen percent of adult immigrants hold a master’s degree or higher versus 16.2 percent of native adults. This difference is greater at the doctoral level where 34.6 percent of all doctorates in the state are held by immigrants despite the fact that they comprise only 18.0 percent of the population 25 years or older. This characteristic accounts for their disproportionate share in the state’s science and technology sector as documented in studies such as Borges Mendez et al (2009) and Monti et al (2007) on the role of immigrants in the health and biotechnology sectors. Moreover, the relative abundance of immigrants at the upper end of the educational spectrum is striking for recent immigrants where 19.2 percent have advanced degrees.

The young, working-age cohort (between 25 and 39 years of age) is thought by many to be a critical demographic segment for the state’s economic growth (Brome, 2007). As shown in **Table 10**, the patterns for this age group are similar to the overall population of 25

years or older. For example, immigrants are over-represented both among those with less than a high school education as well as those with an advanced degree. At the upper end, the relative attainment of immigrants is striking, particularly among recent immigrants, with 19.2 percent having a master’s degree or higher compared to 16.2 percent of natives. Of all the doctorates held by Massachusetts residents in this age cohort, nearly half (47.9 percent) are held by immigrants. This younger age cohort will contribute many years of labor force participation and draw upon their educational backgrounds and skills, which will be crucial to the state’s economic competitiveness.

English-speaking Ability

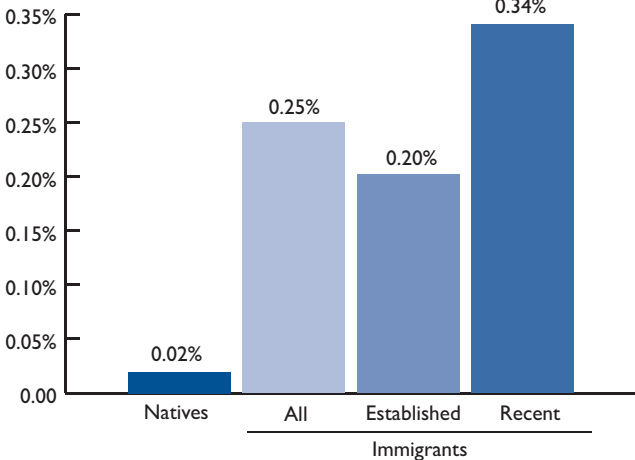
The ability to speak English fluently contributes to economic success. Understandably, a much smaller proportion of immigrants speak only English or speak English very well compared to natives (54.8 percent of immigrants five years or older versus 97.9 percent of natives). For most immigrants, English is a second language or often a third or fourth language. Few immigrants arrive in the United States speaking perfect English let alone having strong skills in reading and writing in English. The standard of “speaking English very well” separates those who perform as well in written English as native English speakers and those who “could be labeled as having limited English proficiency” (Siegel et al, 2001, p. 2). At the bottom end of the spectrum, 23.8 percent of immigrants characterize themselves as either not speaking English well or not speaking English at all. The language issue is especially significant for recent immigrants for whom only 45.6 percent speak English very well or speak only English and for whom 29.2 percent do not speak English well or do not speak it at all (**Table 11**).

Table 11:
Percent Distribution of the Ability to Speak English, Persons 5 Years or Older, Massachusetts, 2009
Source: 2009 American Community Survey PUMS

| | Natives | Immigrants | | | Total MA Population |
|--------------|---------|------------|-------------|--------|---------------------|
| | | All | Established | Recent | |
| Only English | 89.9% | 19.6% | 23.3% | 12.3% | 79.3% |
| Very Well | 8.0% | 35.2% | 36.2% | 33.3% | 12.1% |
| Well | 1.2% | 21.3% | 19.4% | 25.1% | 4.3% |
| Not Well | 0.6% | 16.3% | 15.6% | 17.8% | 3.0% |
| Not at All | 0.2% | 7.5% | 5.5% | 11.4% | 1.3% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Another measure of this problem is “linguistic isolation.” A household is linguistically isolated if there are no persons 14 years or older in the household who can speak English very well (Siegel et al, 2001, pp. 2-3). Across the centuries of immigration, English fluency for households often did not occur until the second generation had attained maturity. Linguistic isolation can make it difficult for such households to cope and succeed economically. As shown in **Figure 8**, 25.0 percent of immigrants live in such linguistically-isolated households. For recent immigrants, the figure is 34.1 percent.

Figure 8
Percent of Persons Living in Linguistically Isolated Households, Massachusetts, 2009
Source: 2009 ACS PUMS



ECONOMIC FOOTPRINT

ECONOMIC FOOTPRINT: INCOME, POVERTY, JOBS AND HOUSING

Income

Earned Income

Investment Income

Pension Income

Other Income

Poverty Status

Employment Status

Major Industry and Occupation

Homeownership

Rent

Cost of Housing

Household Density

KEY FINDINGS: ECONOMIC FOOTPRINT

Income, Poverty, Jobs and Housing (2009 Data)

- The age distribution of immigrants, marked by the relative abundance of immigrants in the young, working age category of 25 to 44 years of age, is critical to the state's present and future economic development. For example, this demographic provides the potential replacement for the surge in retirement of baby boomers.
- Immigrants receive about \$32.4 billion in personal income accounting for 14.7 percent of the state total.
- Among those with positive income, immigrants' income averages \$40,851 per person versus \$46,277 for natives.
- For wage and salary earners, immigrants' overall wages and salaries average \$44,649, and are 8.4 percent less than that of the natives' average of \$48,724. Established immigrants at \$50,090, however, earn more than natives while recent immigrants' average wages and salaries were only \$33,512.
- Immigrants are much less likely to receive investment income such as interest, dividends, rents, royalties or trust income. They are also much less likely to receive retirement, survivor or disability pensions. Furthermore, immigrants are less likely to receive other types of income, including Veterans Affairs (VA) payments, child support or alimony.
- Immigrants, especially recent immigrants, are more likely than natives to be poor. Overall, 14.3 percent of immigrants live below the poverty line versus 11.9 percent of natives, and 32.7 percent of immigrants live below 200 percent of the poverty line versus 23.3 percent of natives. Although their rates of poverty are higher, immigrants' reliance on public assistance income is about the same as natives'.
- The gap in rates of poverty is not large for established immigrants compared to natives. For many recent immigrants, the differences are substantial with 20.1 percent living below the poverty line and 41.5 percent at less than 200 percent of the poverty line.
- Overall, the employment status of immigrants and natives is similar. However, somewhat more immigrants, 71.7 percent versus 67.5 percent of natives, participated in the labor force. The differences that do exist are more pronounced for recent immigrants who are more likely to be in the labor force than are natives.
- Established immigrants' unemployment rate stands at 8.1 percent, which is below the rate for natives at 9.1 percent. The rate for recent immigrants is 9.9 percent.
- More than half of employment for both natives and immigrants is accounted for by five industrial sectors; health care and social assistance, retail trade, educational services, manufacturing, and professional, scientific and technical services.
- Immigrants are overrepresented relative to natives at both the low and high ends of the occupational distribution.
- Just more than half of immigrant-headed households (50.3 percent) are homeowners versus 66.9 percent of native-headed households. The total value of immigrant owner-occupied homes is \$76.4 billion. The average home value of immigrant and native homeowners is similar: \$388,000 for immigrants versus \$395,000 for natives.
- The 49.7 percent of immigrant households that rent pay \$2.5 billion in gross rents, an average of \$1,074 per month per rental unit
- Overall, considering homeowners and renters, 30.7 percent of immigrants and 24.0 percent of natives pay more than 40 percent of their income in housing costs.

State and Local Taxes (2009 Data)

- Immigrants have a high propensity to pay income taxes. Their share of tax-filers is higher than their share of population. Immigrant-headed households comprise 16.7 percent of state income tax filers make up 14.4 percent of the population.
 - Immigrant-headed tax filers pay \$1.36 billion in Massachusetts state income taxes that account for 14.0 percent of state income taxes. Immigrants tend to pay somewhat less in state taxes because they have somewhat lower incomes and own less property.
 - Immigrant-headed households pay about \$1.28 billion in local property taxes.
 - The share of sales taxes paid by immigrant households is nearly the same as the share of consumer spending by immigrant households, 14.3 percent and 14.6 percent respectively. Immigrant-headed households pay \$338 million in sales and excise taxes or 14.3 percent of Massachusetts' sales and excise tax receipts.
 - The distribution of spending across taxable items differs somewhat between immigrant and native-headed families. Relative to native families, a higher proportion of immigrant household spending goes towards the purchase of motor vehicles, gasoline, footwear and tobacco. A lower proportion of spending goes towards the purchase of food away from home, homeowner expenses, alcohol, vehicle rental and leasing, reading, other equipment and expenses, and miscellaneous items.
- Immigrants have lower institutionalization rates across all age groups compared to natives. Among immigrants, recent immigrants tend to have significantly lower institutionalization rates than established immigrants.
 - Immigrants incur fewer costs due to institutionalization than natives. There are 6,000 fewer institutionalized immigrants than there would have been if they had been institutionalized at the same rate as natives. This translates into about \$279 million less in institutionalization costs.

Transfer Payments (2009 Data, except for where noted)

- Adult immigrants must wait five years to be eligible for public assistance while undocumented immigrants cannot receive any transfer payments.
 - There is a relatively minor difference in receipt of what most persons would consider social assistance payments between immigrants and natives. However, when one considers Social Security income payments as well, immigrants receive substantially less in transfer payments than do natives.
- Considering food stamps⁹, public assistance,
- Supplemental Security Income (SSI) and Social Security income together, immigrants receive about \$824 million less than they would have if rates of receipt and average amounts of receipt were the same as for natives. This shortfall equates to 5.8 percent of total transfer payments.

Undocumented immigrants do not receive credit

- towards future Social Security payments even though they may pay into the system. The IRS estimates that 70 to 75 percent of the undocumented population pays Social Security taxes, and those payments are a net benefit to the system estimated at \$7 billion annually (Immigration Policy Center, 2009).

Social Services (2009 Data)

- Of students enrolled in public K-12 schools, 188,000 come from immigrant-headed households. Among immigrant-headed households, 29.8 percent have at least one child enrolled while among native-headed households 21.1 percent have at least one child enrolled.

⁹ Using three-year averages from 2007, 2008 and 2009.

Income

Immigrants received about \$32.4 billion in personal income in 2009 according to the American Community Survey (ACS), which is 14.7 percent of the state total of \$219.8 billion in personal income (**Table 12**). They comprised 16.8 percent of the population 15 years and older (the age for which the ACS records income). Overall, immigrants have smaller incomes on average than natives do. This difference is due to the lesser likelihood of immigrants receiving non-earned income from such sources as investments, pensions and Social Security. Among those with positive income, immigrants' overall income averaged \$40,851 per person versus \$46,277 for natives or 11.7 percent less than natives. However, established immigrants obtained nearly the same income as natives (\$44,390 or 4.1 percent less than natives). Recent immigrants' average income was \$31,982 or 30.9 percent less than that of natives. This is likely due to their struggles as they adapt to a new country, culture and economy.

Personal income in the ACS includes the following categories:

1. Earned income:
 - a. wages and salaries including commissions, bonuses and tips
 - b. self-employment income from owning non-farm or farm businesses, including proprietorships and partnerships
2. Investment income including interest, dividends, net rental income, royalty income or income from estates and trusts
3. Social Security including Railroad Retirement
4. Supplemental Security Income (SSI)
5. Public assistance or welfare payments from the state or local welfare office
6. Pensions including retirement, survivor or disability pensions but excluding Social Security and Railroad Retirement
7. Other income received regularly such as Veterans Affairs (VA) payments, unemployment compensation, child support or alimony

Earned Income

A slightly higher proportion of immigrants than natives had earned income (73.0 percent for immigrants versus 70.5 percent for natives). This difference was more pronounced among recent immigrants as 74.6 percent of them had earnings. Overall, the average earnings of immigrants at \$44,303 was 9.9 percent less than natives' average earnings of \$49,157. However, this difference was due to the much lower earnings of recent immigrants who averaged only \$33,073 or 32.7 percent less than natives. Established immigrants' average earnings, at \$49,734, were essentially the same as that of natives.

The pattern of the wage and salary component of earnings was similar to that of overall earnings. This is not surprising since wages and salaries comprise more than 93 percent of immigrant earnings. A slightly higher proportion of immigrants had wage and salary income compared to natives (68.0 percent for immigrants versus 66.4 percent for natives), but average wage and salary income was less for immigrants by 8.4 percent (\$44,649 for immigrants versus \$48,724 for natives). These differences reflect recent immigrants who are significantly more likely than natives to have wage and salary income (70.0 percent versus 66.4 percent) but earn substantially less (\$33,512 or only 68.8 percent of that of natives).

The story for self-employment income is somewhat different. About the same proportion of immigrants and natives had self-employment income (6.8 percent of immigrants versus 6.6 percent of natives). However, immigrants' average self-employment income of \$28,754 was 18.3 percent less than natives' average of \$35,188. Among immigrants, length of time in the U.S. mattered in both the propensity to be self-employed and the amount of self-employment earnings. A higher proportion of established immigrants had self-employment income (7.2 percent of established immigrants versus 5.9 percent of recent immigrants), and they averaged significantly more (\$31,856 for established immigrants versus \$20,578 for recent immigrants).

Table 12:
Income Received by Persons 15 Years and Older, Massachusetts, 2009
Source: American Community Survey, 2009 PUMS

| | Income (\$ Millions) | Percent Receiving | Percent of Persons | Percent of Total In-State Income | Average Amount (\$) | Avg. Income as a % of Natives' Income |
|----------------------------------|-------------------------|----------------------|-----------------------|-------------------------------------|------------------------|---|
| TOTAL PERSONAL INCOME | | | | | | |
| Natives | \$187,475 | 91.4% | 83.2% | 85.3% | \$46,277 | 100.0% |
| All Immigrants | \$32,370 | 88.8% | 16.8% | 14.7% | \$40,851 | 88.3% |
| Established | \$25,141 | 93.2% | 11.4% | 11.4% | \$44,390 | 95.9% |
| Recent | \$7,229 | 79.4% | 5.3% | 3.3% | \$31,982 | 69.1% |
| All MA Residents 15 and older | \$219,845 | 91.0% | 100.0% | 100.0% | \$45,389 | 98.1% |
| EARNINGS | | | | | | |
| Natives | \$153,581 | 70.5% | 83.2% | 84.2% | \$49,157 | 100.0% |
| All Immigrants | \$28,840 | 73.0% | 16.8% | 15.8% | \$44,303 | 90.1% |
| Established | \$21,822 | 72.2% | 11.4% | 12.0% | \$49,734 | 101.2% |
| Recent | \$7,017 | 74.6% | 5.3% | 3.8% | \$33,073 | 67.3% |
| All MA Residents 15 and older | \$182,421 | 70.9% | 100.0% | 100.0% | \$48,320 | 98.3% |
| WAGES AND SALARIES | | | | | | |
| Natives | \$143,352 | 66.4% | 83.2% | 84.1% | \$48,724 | 100.0% |
| All Immigrants | \$27,096 | 68.0% | 16.8% | 15.9% | \$44,649 | 91.6% |
| Established | \$20,422 | 67.1% | 11.4% | 12.0% | \$50,090 | 102.8% |
| Recent | \$6,674 | 70.0% | 5.3% | 3.9% | \$33,512 | 68.8% |
| All MA Residents 15 and older | \$170,448 | 66.6% | 100.0% | 100.0% | \$48,028 | 98.6% |
| SELF-EMPLOYMENT INCOME | | | | | | |
| Natives | \$10,229 | 6.6% | 83.2% | 85.4% | \$35,188 | 100.0% |
| All Immigrants | \$1,743 | 6.8% | 16.8% | 14.6% | \$28,754 | 81.7% |
| Established | \$1,400 | 7.2% | 11.4% | 11.7% | \$31,856 | 90.5% |
| Recent | \$343 | 5.9% | 5.3% | 2.9% | \$20,578 | 58.5% |
| All MA Residents 15 and older | \$11,973 | 6.6% | 100.0% | 100.0% | \$34,078 | 96.8% |

Table 12 cont.:
Income Received by Persons 15 Years and Older, Massachusetts, 2009
Source: American Community Survey, 2009 PUMS

| | Income (\$ Millions) | Percent Receiving | Percent of Persons | Percent of Total In-State Income | Average Amount (\$) | Avg. Income as a % of Natives' Income |
|----------------------------------|-------------------------|----------------------|-----------------------|-------------------------------------|------------------------|---|
| INVESTMENT INCOME | | | | | | |
| Natives | \$10,608 | 18.7% | 83.2% | 90.5% | \$12,776 | 100.0% |
| All Immigrants | \$1,108 | 12.5% | 16.8% | 9.5% | \$9,953 | 77.9% |
| Established | \$1,051 | 15.6% | 11.4% | 9.0% | \$11,090 | 86.8% |
| Recent | \$57 | 5.8% | 5.3% | 0.5% | \$3,450 | 27.0% |
| All MA Residents 15 and older | \$11,716 | 17.7% | 100.0% | 100.0% | \$12,442 | 97.4% |

Investment Income

Immigrants were much less likely than natives to receive investment income, i.e. interest, dividends, rents, royalties or trust income. Only 12.5 percent received such income versus 18.7 percent of natives. Only 5.8 percent of recent immigrants received investment income versus 15.6 percent of established immigrants. Average amounts received by immigrants were also less (\$9,953 for immigrants or 22.1 percent less than the average of \$12,776 received by natives). Since this income is return on wealth, the implication is that immigrants are less wealthy than natives. This is partly due to the lower incomes of immigrants since wealth is the result of accumulated savings, but it is undoubtedly also due to a lower incidence and amount of inherited wealth.

Pension Income

Immigrants were also much less likely to receive pension income including retirement, survivor or disability pensions and excluding Social Security and Railroad Retirement. Among immigrants, 4.1 percent received such income versus 9.7 percent of natives. This discrepancy is not explained by the difference in age distribution between immigrants and natives as

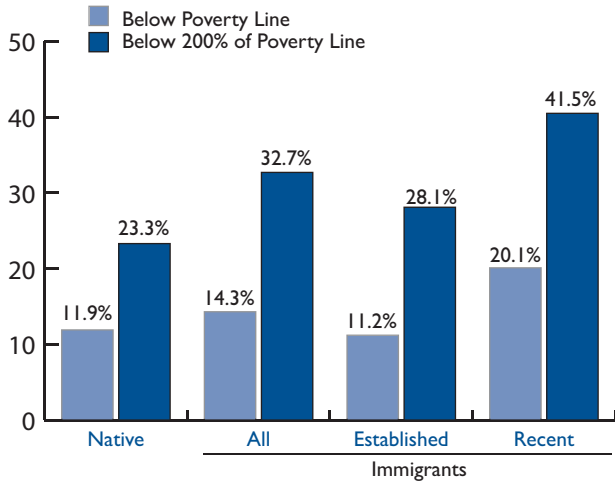
only 22.3 percent of immigrants aged 65 or older received this income while almost double that percentage (41.1 percent) of similarly-aged natives received retirement income. For those who did receive pension income, the average for immigrants of \$14,716 was 25.4 percent less than the \$19,726 received by natives. The lower incidence and size of pension incomes implies that elderly immigrants worked in jobs that were less likely to have these benefits or in jobs that provided lower retirement benefits. This is largely a reflection of the industrial and occupational composition of the jobs held by immigrants versus natives, a topic that will be explored in a later section.

Other Income

Immigrants also were less likely to receive other types of income including Veterans Affairs (VA) payments, child support or alimony. Only 6.5 percent of immigrants received such income versus 9.0 percent of natives. The amounts received, however, were similar (\$9,592 for immigrants versus \$10,067 for natives).

Social Security, Supplemental Security Income (SSI) and public assistance income are addressed later in the section on transfer income.

Figure 9
Percent of Persons
in Poverty, Massachusetts, 2009
 Source: American Community Survey, 2009 PUMS



Poverty Status

As shown in **Figure 9**, immigrants, especially recent immigrants, are more likely to be poor than are natives. Overall, 14.3 percent of immigrants were living below the poverty line in 2009 versus 11.9 percent of natives. Nearly a third (32.7 percent) of immigrants were living below 200 percent of the poverty line versus 23.3 percent of natives.

The gap is not large for established immigrants. Among this group, about the same proportion had income below the poverty line (11.2 percent of established immigrants versus 11.9 percent of natives). A slightly higher proportion of established immigrants had incomes below 200 percent of the poverty line (28.1 percent of established immigrants

versus 23.3 percent of natives). However, poverty is a fact of life for many recent immigrants; 20.1 percent lived below the poverty line and 41.5 percent lived at less than 200 percent of the poverty line. These rates are nearly twice those of natives. Although their rates of poverty are higher, immigrants' reliance on public assistance income is about the same as natives' as seen in the transfer income section.

Employment Status

Immigrants in 2009 were more attached to the labor force than were natives with 71.7 percent of immigrants 16 years or older in the labor force versus 67.5 percent for natives (**Table 13**). This discrepancy is more pronounced for recent immigrants who had a labor force participation rate of 73.8 percent. Their higher work attachment reflects the need to deal with the high cost of living in Massachusetts as well as, for many of them, to be able to send remittances to families in their countries of origin.

Overall, the unemployment rates for immigrants and natives were similar in 2009 but differed substantially between established and recent immigrants. Established immigrants had a relatively low unemployment rate of 8.1 percent, a full percentage point lower than that of natives at 9.1 percent. Recent immigrants had an unemployment rate of 9.9 percent, nearly two percentage points higher than that of established immigrants.

Table 13:
Employment Status, Massachusetts, 2009
 Source: 2009 American Community Survey PUMS

| | Natives | All | Immigrants Established | Recent |
|--------------------------------|---------|-------|---------------------------|--------|
| Unemployment Rate | 9.1% | 8.7% | 8.1% | 9.9% |
| Labor Force Participation Rate | 67.5% | 71.7% | 70.7% | 73.8% |

Table 14:
Industrial Distribution, Massachusetts, 2009
Source: 2009 American Community Survey PUMS

| | Natives | All | Immigrants Established | Recent | Concentration |
|--|---------|--------|---------------------------|--------|---------------|
| Accommodation and Food Services | 6.1% | 10.5% | 8.7% | 14.2% | 1.72 |
| Administrative and Support, and Waste Management and Remediation Services | 3.6% | 6.4% | 5.2% | 8.9% | 1.79 |
| Agriculture, Forestry, Fishing and Hunting | 0.5% | 0.4% | 0.4% | 0.3% | 0.70 |
| Arts, Entertainment and Recreation | 2.7% | 0.8% | 0.7% | 0.9% | 0.29 |
| Construction | 6.2% | 5.3% | 5.0% | 6.0% | 0.85 |
| Educational Services | 11.5% | 7.4% | 7.2% | 7.9% | 0.64 |
| Finance and Insurance | 5.7% | 4.6% | 5.3% | 3.0% | 0.79 |
| Government Administration | 4.6% | 2.3% | 2.8% | 1.1% | 0.49 |
| Health Care and Social Assistance | 14.7% | 15.6% | 16.2% | 14.3% | 1.06 |
| Information | 2.5% | 1.4% | 1.4% | 1.3% | 0.56 |
| Management of Companies and Enterprises | 0.1% | 0.0% | 0.0% | 0.0% | 0.22 |
| Manufacturing | 9.1% | 13.6% | 14.8% | 11.1% | 1.49 |
| Mining | 0.0% | 0.0% | 0.0% | 0.0% | 0.21 |
| Other Services (except Public Administration) | 4.3% | 7.3% | 6.6% | 8.8% | 1.71 |
| Professional, Scientific and Technical Services | 8.6% | 7.7% | 7.6% | 8.0% | 0.90 |
| Real Estate and Rental and Leasing | 1.7% | 1.3% | 1.7% | 0.5% | 0.77 |
| Retail Trade | 11.6% | 9.6% | 9.8% | 9.4% | 0.83 |
| Transportation and Warehousing | 3.1% | 3.3% | 3.8% | 2.4% | 1.07 |
| Utilities | 0.7% | 0.2% | 0.3% | 0.1% | 0.35 |
| Wholesale Trade | 2.6% | 2.2% | 2.4% | 1.9% | 0.85 |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 1.00 |

Major Industry and Occupation

As **Table 14** shows, there are significant differences between the employment of immigrants and natives by industry and occupation, but there are also some fundamental similarities. More than half of employment for both immigrants and natives is accounted for by five industrial sectors: health care and social assistance, retail trade, educational services, manufacturing, and professional, scientific and technical services. The largest industrial sector, health care and social assistance, employs about the same percentage of the native and immigrant workforce (15.6 percent of immigrants versus 14.7 percent of natives). A study by Borges-Mendez et al (2009) found that immigrants are clustered in both the high- and low-skill ends of the health care

spectrum filling critical vacancies such as medical scientists and physicians as well as home health aides and nursing assistants.

A measure of the relative employment in each sector is given by the concentration ratio. This is calculated as the percentage of immigrants divided by the percentage of natives employed in a given sector. For example, the concentration ratio in health care and social assistance is 1.06 meaning that that sector employs six percent more immigrants than it would have if the employment distributions of immigrants and natives were identical. Therefore, if the percentage of immigrants and natives were equal, the concentration ratio would be 1.00.

Table 15:
Occupational Distribution, Massachusetts, 2009
Source: 2009 American Community Survey PUMS

| | Natives | All | Immigrants | | Concentration |
|---|---------|--------|-------------|--------|---------------|
| | | | Established | Recent | |
| Building and Grounds Cleaning and Maintenance | 2.9% | 9.1% | 7.6% | 12.3% | 3.13 |
| Production | 4.1% | 9.2% | 9.7% | 8.4% | 2.24 |
| Life, Physical and Social Science | 1.5% | 3.1% | 2.6% | 4.2% | 2.06 |
| Computer and Mathematical | 2.9% | 5.0% | 5.0% | 5.0% | 1.75 |
| Health Care Support | 2.2% | 3.9% | 3.9% | 3.8% | 1.74 |
| Food Preparation- and Serving-Related | 5.0% | 8.4% | 6.9% | 11.5% | 1.67 |
| Farming, Fishing and Forestry | 0.3% | 0.4% | 0.4% | 0.4% | 1.43 |
| Architecture and Engineering | 1.8% | 2.3% | 2.6% | 1.5% | 1.24 |
| Transportation and Material Moving | 4.6% | 5.4% | 5.7% | 4.8% | 1.17 |
| Personal Care and Service | 4.0% | 4.4% | 3.8% | 5.6% | 1.10 |
| Construction and Extraction | 4.9% | 4.9% | 4.5% | 5.7% | 1.00 |
| Health Care Practitioners and Technical | 5.6% | 4.9% | 5.2% | 4.2% | 0.87 |
| Installation, Maintenance and Repair | 2.6% | 2.0% | 2.2% | 1.6% | 0.79 |
| Business and Financial Operations | 5.1% | 4.0% | 4.6% | 2.7% | 0.77 |
| Sales and Related | 11.3% | 8.7% | 9.2% | 7.5% | 0.77 |
| Community and Social Services | 1.8% | 1.3% | 1.4% | 1.2% | 0.75 |
| Management | 10.6% | 7.2% | 7.7% | 6.1% | 0.68 |
| Office and Administrative Support | 14.7% | 8.8% | 9.9% | 6.3% | 0.60 |
| Education, Training and Library | 7.4% | 4.4% | 4.1% | 4.9% | 0.59 |
| Arts, Design, Entertainment, Sports and Media | 2.5% | 1.3% | 1.4% | 1.2% | 0.54 |
| Military Specific | 0.1% | 0.1% | 0.1% | 0.0% | 0.49 |
| Protective Service | 2.4% | 0.8% | 0.9% | 0.7% | 0.34 |
| Legal | 1.7% | 0.5% | 0.6% | 0.4% | 0.31 |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 1.00 |

Sectors that have concentration ratios of more than 1.5 include administrative and support and waste management and remediation services (1.79), accommodation and food services (1.72) and other (largely personal and repair) services (1.71). Immigrants also are highly concentrated in the manufacturing sector with a concentration ratio of 1.49.

Sectors in which immigrants are highly underrepresented with concentration ratios less than 0.50, and half as many immigrants as if the concentrations were equal to natives, including mining (0.21), management of companies and enterprises (0.22), arts, entertainment and recreation (0.29), utilities (0.35) and government administration (0.49). Other industries in which immigrants are under-represent-

ed and which are large, employing more than five percent of the workforce, include educational services (0.64), finance and insurance (0.79), retail trade (0.83) and construction (0.85).

The underrepresentation of immigrants in construction is particularly interesting because this sector was hurt more than any other in the recession. Prior to the recession, in 2007, the concentration ratio for construction was 1.06, signifying approximate parity in the proportional employment of immigrants and natives in this sector. The 2009 concentration ratio of 0.85 reflects the fact that immigrants disproportionately suffered layoffs in construction.

The occupational distribution of immigrants and natives reflects their educational attainment. Immigrants are overrepresented, relative to natives, at both the low and high ends of the educational distribution. **Table 15** indicates that immigrants are much more highly concentrated in occupations that require little education such as building and grounds cleaning and maintenance (3.13), production (2.24), health care support (1.74), food preparation and serving (1.67), and farming, fishing and forestry (1.43). **Table 15** also reveals that immigrants are concentrated in occupations that require higher education such as life, physical and social sciences (2.06), computer and mathematics (1.75), and architecture and engineering (1.24).

Homeownership

Just over half (50.3 percent) of immigrant-headed households were homeowners in 2009 versus 66.9 percent of native-headed households. Rates of homeownership were different for established versus recent immigrants. While 59.8 percent of established immigrant households were homeowners, only 17.3 percent of recent immigrant households were.

The total value of immigrant owner-occupied homes was \$76.4 billion. The average home value of immigrant and native homeowners was similar (\$388,000 for immigrants versus \$395,000 for natives). At first glance, it may seem surprising that house values for immigrants and natives were so similar given the lower average income of immigrants. Even recent immigrant homeowners' average house value was \$371,000. The explanation seems to be that immigrant homeowners are more likely to own two- or three-family homes perhaps to use rental income to help pay the mortgage. Only 71.4 percent of immigrant homeowners lived in single-family structures (attached or unattached) versus 84.5 percent of natives. A much larger percentage of immigrant homeowners (20.7 percent) compared to native homeowners (9.1 percent) lived in two- to four-family structures. The data do not allow us to determine

whether or not these are multiple-family homes or condos that the homeowner owned, but it is consistent with a higher share of two- and three-family homeownership by immigrants.

Rent

The 49.7 percent of immigrant households who rented in 2009 paid \$2.5 billion in gross rents or an average of \$1,074 per month per rental unit, about the same average as natives (\$1,009). Recent immigrants paid higher rents on average than established immigrants (\$1,191 versus \$1,004). Gross rents include the value of heat, electric and water utilities paid by renters either as separate expenses or as included in rent paid to the landlord.

Cost of Housing

The high cost of housing in Massachusetts poses a significant burden on both established and recent immigrants. Immigrants, on average, spend about the same amount in monthly housing costs¹⁰ as natives (\$1,572 versus \$1,555, a difference of only 1.1 percent more for immigrants) despite the fact that a much smaller proportion are homeowners and that they have lower incomes on average. The differences in homeownership rates and incomes mean that immigrants bear a greater burden of housing costs than do natives despite the near equality in overall housing costs.

Both immigrant renters and homeowners have higher housing costs than their respective native peers. Monthly housing costs for immigrant renters are 6.4 percent higher than they are for native renters (\$1,074 versus \$1,009), and are 13.1 percent higher for immigrant homeowners than for native homeowners (\$2,064 versus \$1,825).

In terms of ability to pay, the median housing cost as a percentage of income was 27.7 percent for immigrants versus 24.7 percent for natives. Both immigrant and

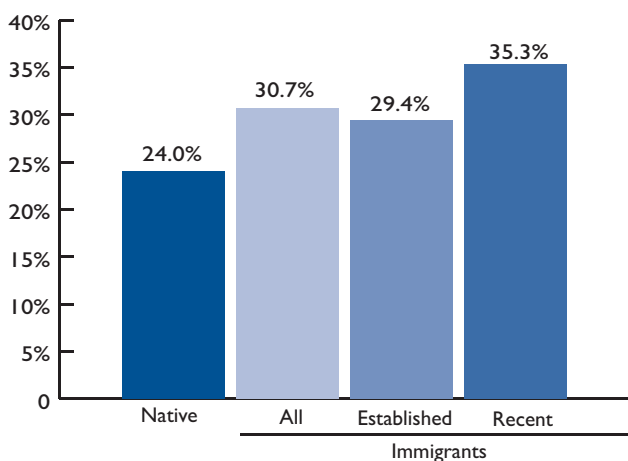
¹⁰ Housing costs for renters are composed of rent plus utilities (gross rent). Housing costs for homeowners include mortgage payments, real estate taxes, condo fees, utilities and homeowner insurance for fire, flood and hazard.

native renters share a higher cost burden than do homeowners. The median housing cost as a percentage of income was 28.7 percent for both immigrant and native renters. Although median costs as a percentage of income are lower for homeowners than for renters, they are significantly lower for native homeowners (22.7 percent) than for immigrant homeowners (26.7 percent).

The median disguises an important fact shown in **Figure 10**. Many immigrant households face a difficult housing burden. The U.S. Department of Housing and Urban Development defines 30 percent as the threshold that indicates households may have difficulty affording other necessities such as food, clothing, transportation, or medical care. More than one-quarter (27.8 percent) of immigrant homeowners and one-third (33.6 percent) of immigrant renters paid more than 40 percent of their income in housing costs. Among natives, 19.9 percent of homeowners and 32.4 percent of renters paid more than 40 percent of their income in housing costs. Overall, considering both homeowners and renters, 30.7 percent of immigrants and 24.0 percent of natives paid more than 40 percent of their income in housing costs. For recent immigrants, more than one-third (35.3 percent) exceed this difficult burden of housing costs.

Figure 10
Massachusetts Housing Costs Greater Than 40% of Income, 2009

Source: American Community Survey, 2009 PUMS



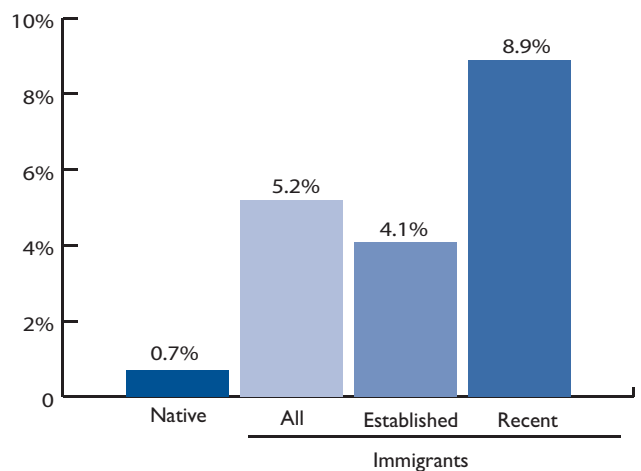
Household Density

Household density for immigrants is another consequence of the high cost of housing in Massachusetts. In order to afford housing, immigrants tend to form households with additional earners more often than natives do. Therefore, their households are often larger relative to the size of the house or apartment. Native households average 0.42 person per room while immigrant households average 0.58 person per room (**Figure 11**). Among recent immigrant households, the average is 0.70 person per room. What is significant about these averages is the proportion of households that have more than one person per room. Less than one percent of native households and 4.1 percent of households of established immigrants have more than one person per room but 8.9 percent of households headed by recent immigrants exceed this density threshold.

Figure 11

Massachusetts Households with More Than One Person Per Room, by Immigration Status, 2009

Source: American Community Survey, 2009 PUMS



ECONOMIC FOOTPRINT: STATE AND LOCAL TAXES

Income Taxes

Sales and Excise Taxes

Property Taxes

It is beyond the scope of this report to calculate fully the net fiscal impact of immigrants in Massachusetts to answer the question of whether immigrants contribute in taxes as much as they consume in social services. Studies that measure the net fiscal impact at the national level arrive at different conclusions. Some find a small net positive impact while others find a small net negative impact (Owens, 2008).

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

- State and local taxes:
 - o Income taxes
 - o Sales and excise taxes
 - o Property taxes
- Social services:
 - o Public school enrollment
 - o Institutionalization
- Transfer payments:
 - o Food stamps
 - o Public assistance
 - o Supplemental Security Income
 - o Unemployment compensation
 - o Social Security

In summary, estimates show that while there are differences between natives and immigrants in the payment of taxes and receipt of social services and transfer payments, these differences are not significant. Immigrants tend to pay somewhat less in state taxes because they have somewhat lower incomes, own less property and have less investment income. They send

more children to public schools (although the vast majority of these children are natives) but they are institutionalized at lower rates than natives. They receive a higher share of some transfer payments but a lower share of others, and on net receive fewer transfer payments than natives.

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

Income Taxes

Immigrant-headed tax filers paid \$1.36 billion in Massachusetts state income taxes in tax year 2009 (see **Appendix A** for the methodology used in constructing these estimates).

Table 16 shows that in tax year 2009 immigrant-headed households comprised 16.7 percent of state income tax filers, received 14.5 percent of total Massachusetts adjusted gross income among tax filers and paid 14.0 percent of state income taxes. Immigrants' lower average income tax payments (\$2,888 versus \$3,575 for natives) reflect their lower income due to lower wages as well as less investment and property income. For immigrants overall, the average adjusted gross income in tax year 2009 was \$65,600 versus \$77,700 for natives. Adjusted gross income of \$74,600 for established immigrants was closer to that of natives. Somewhat offsetting immigrants' lower average tax payments, at least in terms of total revenue received by the Commonwealth, is their higher propensity to pay income taxes. As **Table 16** shows, their share of tax filers (16.7 percent) is higher than their share of population (14.4 percent) or households (15.8 percent).

Differences in filing status reflect differences in household composition between immigrants and native filers (**Table 17**). For example, immigrant tax filers constituted a high proportion of those who were married and filed separate returns. This no doubt reflects the reality that many immigrants live apart from their spouses who continue to reside in their country of origin because U.S. immigration policy keeps them from emigrating to the U.S.

Sales and Excise Taxes

Immigrant-headed households paid \$338 million in sales and excise taxes in 2009 (see **Appendix B** for the methodology used in constructing these estimates).

Table 16:
Income Taxes, Number of Filers and Adjusted Gross Income, Massachusetts, Tax Year 2009
Source: author's tax simulation, based on the American Community Survey, 2009 and MA Department of Revenue tax data

| | Native | All | Immigrants | | Immigrants (as a percent of MA) | | |
|--|-----------|----------|-------------|---------|---------------------------------|-------------|--------|
| | | | Established | Recent | All | Established | Recent |
| Filers | 2,345,075 | 471,182 | 325,103 | 146,079 | 16.7 | 11.5 | 5.2 |
| Income Tax (\$ million) | 8,383.7 | 1,360.9 | 1,087.9 | 273.0 | 14.0 | 11.2 | 2.8 |
| Massachusetts Adjusted Gross Income (\$ million) | 182,307.0 | 30,926.7 | 24,246.1 | 6,680.6 | 14.5 | 11.4 | 3.1 |

Table 17:
Number of Income Tax Filers by Filing and Immigration Status, Massachusetts, Tax Year 2009
Source: author's tax simulation, based on the American Community Survey, 2009 and MA Department of Revenue tax data

| Filing Status | Native | All | Number of Filers Immigrants | | All Filers |
|-------------------------|-----------|---------|-----------------------------|---------|------------|
| | | | Established | Recent | |
| Single | 1,230,847 | 201,424 | 125,515 | 75,909 | 1,432,271 |
| Joint | 902,564 | 184,680 | 147,382 | 37,298 | 1,087,244 |
| Married Filing Separate | 63,113 | 51,769 | 26,327 | 25,442 | 114,882 |
| Head of Household | 148,551 | 33,309 | 25,879 | 7,430 | 181,860 |
| Total | 2,345,075 | 471,182 | 325,103 | 146,079 | 2,816,257 |

| Filing Status | Native | All | Percent of All Filers Immigrants | | All Filers |
|-------------------------|--------|------|----------------------------------|--------|------------|
| | | | Established | Recent | |
| Single | 85.9 | 14.1 | 8.8 | 5.3 | 100.0 |
| Joint | 83.0 | 17.0 | 13.6 | 3.4 | 100.0 |
| Married Filing Separate | 54.9 | 45.1 | 22.9 | 22.1 | 100.0 |
| Head of Household | 81.7 | 18.3 | 14.2 | 4.1 | 100.0 |
| Total | 83.3 | 16.7 | 11.5 | 5.2 | 100.0 |

Table 18 shows that in 2009 immigrant-headed households comprised 15.8 percent of households, received 14.4 percent of household income (including food stamps), made 14.6 percent of consumer expenditures and accounted for 14.3 percent of Massachusetts' sales and excise tax receipts. These estimates are consistent with well-known relationships between income and consumer spending. Total consumer spending tends to rise less than proportionally with income. This means that higher-income house-

holds spend a smaller proportion of their income than lower income households. Since immigrant households have lower average incomes than non-immigrant households, they spend less on average. However, their share of total spending is slightly higher than their share of total income. Sales taxes exclude roughly two-thirds of spending (groceries, most clothing, mortgages and rent, utilities, and most services are excluded from the sales tax). Consequently, differences between spending patterns

Table 18:
Sales Taxes, Expenditures, Income and Number of Households, Massachusetts, 2009
Source: 2006 Consumer Expenditure Survey, 2009 American Community Survey, author's calculations

| | Natives | Dollars in Millions | | | Percent of All Households, Spending or Taxes | | |
|--|-----------|---------------------|---------------------------|---------|--|---------------------------|--------|
| | | All | Immigrants Established | Recent | All | Immigrants Established | Recent |
| # of Households | 2,084,811 | 390,683 | 303,477 | 87,206 | 15.8 | 12.3 | 3.5 |
| Income | 181,422.3 | 30,396.8 | 24,722.9 | 5,673.9 | 14.4 | 11.7 | 2.7 |
| Total Expenditures | 121,364.5 | 20,797.6 | 16,658.2 | 4,139.4 | 14.6 | 11.7 | 2.9 |
| Total Sales and Excise Taxes | 2,028.7 | 338.2 | 268.0 | 70.2 | 14.3 | 11.3 | 3.0 |
| Food Away From Home | 240.1 | 38.2 | 29.5 | 8.7 | 13.7 | 10.6 | 3.1 |
| Alcoholic Beverages | 70.3 | 9.9 | 7.3 | 2.6 | 12.4 | 9.1 | 3.3 |
| Maintenance, Repairs, Insurance and Other Homeowner Expenses | 133.9 | 17.0 | 15.7 | 1.2 | 11.3 | 10.4 | 0.8 |
| House Furnishings and Equipment | 219.0 | 35.8 | 28.7 | 7.0 | 14.0 | 11.3 | 2.8 |
| Footwear | 17.0 | 3.2 | 2.4 | 0.8 | 15.8 | 11.9 | 3.8 |
| Vehicles (Net Outlay) | 435.4 | 78.3 | 59.6 | 18.8 | 15.2 | 11.6 | 3.7 |
| Gasoline and Motor Oil | 353.1 | 64.0 | 51.4 | 12.7 | 15.4 | 12.3 | 3.0 |
| Vehicle Maintenance and Repairs | 71.0 | 11.7 | 9.6 | 2.0 | 14.1 | 11.7 | 2.5 |
| Vehicle Rental, Leases, Licences and Other Charges | 86.2 | 13.5 | 10.8 | 2.7 | 13.5 | 10.8 | 2.7 |
| Medical Supplies | 8.2 | 1.4 | 1.0 | 0.3 | 14.2 | 10.8 | 3.3 |
| Televisions, Radios and Sound Equipment | 115.2 | 19.7 | 15.7 | 4.0 | 14.6 | 11.6 | 2.9 |
| Other Equipment and Services | 73.7 | 10.1 | 7.8 | 2.2 | 12.0 | 9.4 | 2.7 |
| Personal Care | 36.3 | 5.9 | 4.7 | 1.2 | 14.0 | 11.2 | 2.8 |
| Reading | 21.9 | 2.8 | 2.2 | 0.5 | 11.2 | 9.1 | 2.1 |
| Tobacco and Smoking Supplies | 82.3 | 17.3 | 13.6 | 3.7 | 17.3 | 13.6 | 3.7 |
| Miscellaneous Expenditures | 65.0 | 9.5 | 7.9 | 1.7 | 12.8 | 10.5 | 2.2 |

¹¹ These estimates are from the American Community Survey PUMS 2009. Homeowners were asked about the amount of property taxes they paid in a 68-category item. Each homeowner was assigned the midpoint of the category range he/she selected. The renter was assumed to bear the full property tax burden indirectly through his/her rent. Property taxes were estimated to be 1.08 percent of the value of the unit, the same proportion of tax to value as for homeowners on the American Community Survey. The value of the unit was estimated by applying a price-to-annual rent ratio of 23.39 for Massachusetts for June 2009 (HousingTracker.net, 2011). Property taxes were estimated by multiplying monthly net rents by a factor of 3.03 (=23.39 x 12 x .0108). Monthly rents are available on the American Community Survey. When utilities were included in rents, the estimated monthly value of these utilities was subtracted from the reported rent. These estimates were obtained from a regression of the utility payments on the number of rooms where the regressions were estimated on renters for whom the utility payments were not included in rent and, therefore, were reported separately.

Table 19:
Property Tax Payments, Massachusetts, 2009
Source: American Community Survey, 2009 PUMS

| | (\$million) | | | |
|-----------|-------------|---------|---------------------------|--------|
| | Natives | All | Immigrants Established | Recent |
| Renter | 1,678.1 | 509.0 | 292.7 | 216.3 |
| Homeowner | 5,420.0 | 769.9 | 714.1 | 55.9 |
| Total | 7,098.1 | 1,278.9 | 1,006.8 | 272.1 |

of immigrant and non-immigrant households could result in different amounts of sales taxes paid per dollar of spending. As it turns out, the share of sales taxes paid by immigrant households is slightly less than the share of consumer spending by immigrant households, 14.3 percent versus 14.6 percent. This could reflect a higher proportion of total consumer spending by immigrant-headed households on necessities, which are largely exempt from the sales tax.

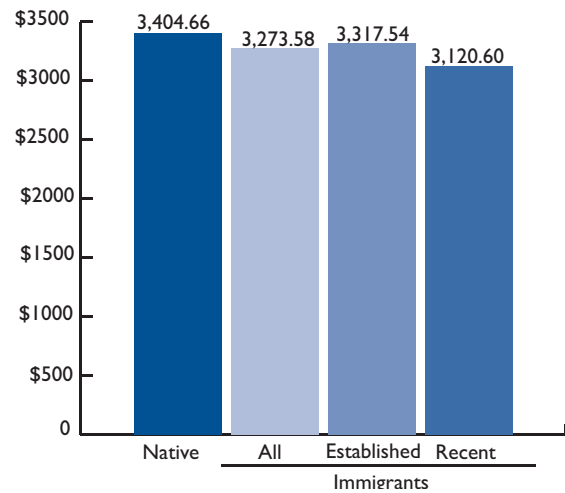
There are some differences in the distribution of spending on taxable items between immigrant-headed and native-headed families. Relative to non-immigrant families, a higher proportion of immigrant household spending goes towards the purchase of motor vehicles, gasoline, footwear and tobacco. Relative to non-immigrant families, a lower proportion of immigrant household spending goes towards the purchase of food away from home, homeowner expenses (on maintenance, repairs, insurance and other homeowner expenses), alcohol, vehicle rental and leasing, reading [materials], other equipment and expenses, and miscellaneous expenditures. Immigrant and native households allocate similar proportions of spending on home furnishings, vehicle maintenance and repairs, medical supplies, televisions and related consumer electronics, and personal care.

Property Taxes

Immigrant-headed households paid about \$1.28 billion in local property taxes in 2009 (Table 19). Of this, about \$770 million was paid directly by homeowners, and \$509 million was paid indirectly by renters¹¹. Immigrants comprised 15.8 percent of the

Figure 12
Average Annual Property Tax Payments,
Massachusetts, 2009 (in millions)

Source: American Community Survey, 2009 PUMS and author's calculations



households, received 14.4 percent of household income and paid 15.3 percent of property taxes. They paid, on average, less property taxes than natives (\$3,274 per household versus \$3,405 per household for natives) (Figure 12), but those expenditures took a slightly higher proportion of their income (4.21 percent for immigrants versus 3.91 percent for natives).

These estimates are consistent with the economic observation that housing is a “normal” good, meaning that household expenditures on houses rise slightly less proportionately with income. Indeed, property tax payments for established immigrants, whose average income is much closer to that of natives’ than is the income of recent immigrants, paid on average \$3,318 in property taxes or less than \$100 less than that of natives. Recent immigrants paid on average \$3,121 in property taxes, which amounted to 4.8 percent of their household income.

ECONOMIC FOOTPRINT: SOCIAL SERVICES

Public School Enrollment

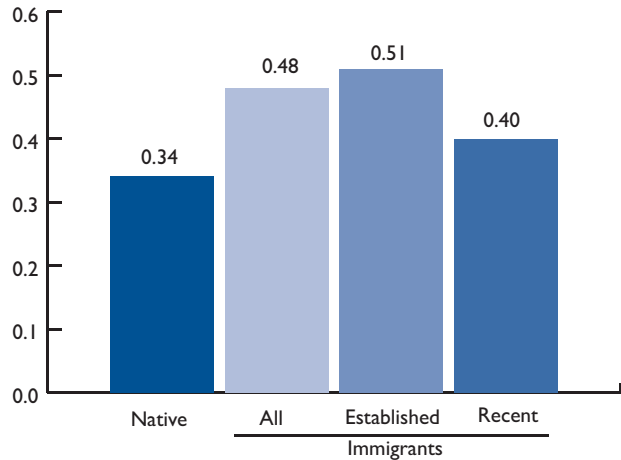
Institutionalization

Public School Enrollment

Immigrant-headed households had 188,000 students enrolled in public K-12 schools in 2009. These households comprised 15.8 percent of all households and 21.0 percent of public school enrollment. Immigrant-headed households are more likely than native households to have children enrolled in public schools. Among immigrant-headed households, 29.8 percent had at least one child enrolled while among native-headed households only 21.1 percent had at least one child enrolled. About 15 percent of this difference is explained by the age of the householder. A smaller proportion of immigrant households are elderly. Among Massachusetts households whose head was between 20 and 65 years of age, 16.8 percent were immigrant-headed and accounted for 21.2 percent of school enrollment for households headed by persons in this age cohort.

One way to measure this “extra” use of public education services relative to native households is to ask what enrollment of immigrant children would have been if enrollment rates in immigrant households were the same as in native households, and then apply the statewide average expenditures per pupil to the difference. Native households averaged 0.34 enrolled child per household versus 0.48 for immigrant households (**Figure 13**). If immigrant enrollment rates were 0.34 then there would have been 55,600 fewer children of immigrant households enrolled resulting in about \$726 million less in educational expenditures (using average per-pupil expenditures of \$13,055 in 2009 from the Massachusetts Department of Education). If one were to compare native and immigrant households where the head was aged 20-65, a similar analysis would imply immigrants accounted for about \$614 million more in educational expenditures than similarly-aged native households. In “keeping score” of the relative cost of these services for immigrants versus natives, one should keep in mind that the majority of publically-enrolled students in immigrant-headed households are in fact native-born. Also, educational spending can be viewed as an investment in the state’s future workforce.

Figure 13
Average Pupil Enrollment in Public K-12 Schools
per Household, Massachusetts, 2009
Source: American Community Survey, 2009 PUMS



Institutionalization

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

The ACS (at the state level) does not identify the type of institution for persons living in institutional group quarters but age can serve as a rough indicator. Persons younger than 18, for example, are more likely to be in juvenile facilities than persons in other age groups; persons in the 18-64 age group are more likely to be in correctional institutions or hospital settings¹²; and persons 65 and older are more likely to be in nursing homes or skilled nursing facilities.

When looking at institutionalization rates and percent of the population for three age groups (younger than 18, 18 through 64, and 65 years and older from the 2009 ACS) we found that in each age group institutionalization rates and, consequently, the share of the population were lower for immigrants than for natives, particularly for recent immigrants. For persons younger than 18 years of age, the institutionalization

¹² For example, in Owens (2008, p. 51), the author reports that, according to the 2000 Decennial Census, 85 percent of institutionalized men in New England aged 18-64 were in correctional facilities.

Table 20:
The Institutionalized Population, Massachusetts 2009
Source: American Community Survey, 2009 PUMS

| | Not Institutionalized | Institutionalized | Total | Institutionalization Rate | % of Institutionalized Population | % of Total Population |
|-------------|-----------------------|-------------------|-----------|---------------------------|-----------------------------------|-----------------------|
| Native | 5,557,546 | 81,868 | 5,639,414 | 1.45 | 90.1 | 85.6 |
| Immigrants | | | | | | |
| All | 938,720 | 9,029 | 947,749 | 0.95 | 9.9 | 14.4 |
| Established | 613,742 | 7,858 | 621,600 | 1.26 | 8.6 | 9.4 |
| Recent | 324,978 | 1,171 | 326,149 | 0.36 | 1.3 | 4.9 |
| Total | 6,496,266 | 90,897 | 6,587,163 | 1.38 | 100.0 | 100.0 |

rate for immigrants was virtually zero (there were none in the ACS) versus 0.16 percent for natives. Similarly, among persons 18-64 years of age, the institutionalization rate for immigrants was 0.41 percent versus 0.96 percent for natives. Another way to express these statistics is that, of the 36,800 institutionalized persons aged 18-64, only 8.3 percent were immigrants while the immigrant population in this age group comprised 17.7 percent of the total population. This is consistent with the Massachusetts Department of Correction *January 1, 2008, Inmate Statistics*, which shows that 9.7 percent of the inmate population were immigrants¹³. Among persons 65 years or older, the institutionalization rate for immigrants was 4.7 percent versus 6.0 percent for natives. Of the 51,900 institutionalized persons 65 or older, 11.5 percent were immigrants while immigrants comprised 14.2 percent of the total Massachusetts population 65 or older.

For the entire civilian population encompassing all ages, the institutionalization rate for immigrants was

0.95 percent versus 1.45 percent for natives (**Table 20**). Recent immigrants had substantially lower institutionalization rates (0.36 percent) than established immigrants (1.26 percent).

Institutionalization typically involves high social costs. For example, the Massachusetts Department Corrections' budget in fiscal year 2009 was \$520 million or \$50,300 per incarcerated person (Massachusetts Department of Correction *Annual Report 2009* and *January 1, 2009, Inmate Statistics*). For incarcerated persons, the social cost goes beyond the cost of care as it also includes the cost to the victims and to society of the crimes committed. These are costs that are not included in the \$50,300 figure.

The upshot is that immigrants incur fewer costs due to institutionalization than natives. There were 6,000 fewer institutionalized immigrants than there would have been if they had been institutionalized at the same rate as natives. Using an estimate of costs per institutionalized person, this translates into about \$279 million less in institutionalization costs¹⁴.

¹³ Massachusetts Department of Correction (2008). *The January 1, 2009, Inmate Statistics*, does not tabulate the number of inmates by place of birth.

¹⁴ Costs per institutionalized person were estimated as follows: for persons under 65, the per-person cost from the Department of Correction of \$50,300 was used, and for persons 65 and older, an estimate of annual Medicaid and Medicare costs per nursing home resident of \$37,400 was used. This estimate was derived as follows: total expenditures for nursing care facilities of \$1,611 million for Massachusetts (combined federal and state expenditures excluding federal ARRA money) were obtained from the FY 2009 FMR Report (U.S. Centers for Medicare & Medicaid Services, 2009). An estimate of the number of Massachusetts residents in nursing facilities was obtained by applying the fraction of all U.S. institutionalized persons 65 and older in such facilities, 83.0 percent (from the 2009 ACS), to the number of such persons in Massachusetts.

ECONOMIC FOOTPRINT: TRANSFER PAYMENTS

Transfer Payments in Total

Food Stamps

Public Assistance

Supplemental Security Income (SSI)

Unemployment Compensation

Social Security

The following estimates of transfer payments are from the American Community Survey (ACS) 2009 PUMS and from three-year averages of the 2008, 2009 and 2010 March Current Population Surveys (CPS). The CPS is used for food stamps and unemployment compensation since these amounts are not available on the ACS. Three-year averages were used to obtain sample sizes that would yield reliable estimates. The March CPS asks about income amounts in the prior calendar year.

Transfer incomes reported on the ACS and the CPS tend to be under-reported, so these amounts are somewhat less than totals from administrative records of the various programs. However, they are in the same ballpark and allow for comparisons between immigrants and natives, which are not possible with administrative records. Income items are asked only of persons 15 years of age or older. The percentages of persons reported below refer to persons in this age category.

What the estimates show is that there is a relatively minor difference in receipt of what most persons would consider social assistance payments (food stamps, social assistance and SSI) between immigrants and natives resulting in immigrants receiving \$4.2 million per year less than they would at the same rates and amounts as natives. However, when one considers Social Security income payments as well, the difference is significant and immigrants receive substantially less in transfer payments per person or household than do natives.

It is also relevant to note that, under the 1996 “welfare reform,” adult immigrants must wait five years to be eligible for public assistance while undocumented immigrants cannot receive any transfer payments. Moreover, undocumented immigrants do not receive credit towards future Social Security payments even though they may pay into the system. The IRS estimates that 70 to 75 percent of the undocumented population pays Social Security taxes and those

payments are a net benefit to the system estimated at \$7 billion annually (Immigration Policy Center, 2009).

Transfer Payments in Total

Considering food stamps, public assistance, Supplemental Security Income, unemployment compensation and Social Security together, immigrants received \$824.1 million less than they would have if rates of receipt and average amounts of receipt were the same as for natives (**Table 21**). This represents 5.8 percent of the total of transfer payments for these programs. The bulk of this difference was in Social Security payments for which immigrants were net payers into the system.

Food Stamps

In the 2007-2009 period, an annual average of 34,800 or 9.2 percent of immigrant-headed households (including individuals living in non-institutional group quarters) received a total of \$86.6 million per year (**Table 21**) in food stamps for an average of \$2,488 per recipient household. This compares to 7.2 percent of native-headed households that received \$2,349 on average. Immigrants received \$22.7 million or 5.0 percent more in food stamp expenditures than they would have if rates of receipt and average amounts were the same as for natives.

Public Assistance

In 2009, 16,700 or 1.9 percent of immigrant individuals received a total of \$58.3 million (**Table 21**) in public assistance income for an average assistance amount of \$3,482 per recipient. This compares to 1.5 percent of natives who received \$4,553 dollars on average. Rates of receipt for public assistance were higher for immigrants, but they received less per recipient than natives. Immigrants received \$2.3 million or 0.6 percent less in public assistance than they would have if rates of receipt and average amounts were the same as for natives.

Supplemental Security Income (SSI)

In 2009, 21,200 or 2.4 percent of immigrant individuals received a total of \$149.8 million (**Table 21**) in supplemental security income for an average amount of \$7,052 per person. This compares to 2.5 percent of natives who received \$7,828 dollars on average. Thus, the rate of receipt of SSI was about the same for immigrants as for natives but immigrants received less per person. Immigrants received \$24.6 million or 2.4 percent less in SSI benefits than they would have if rates of receipt and average amounts were the same as for natives.

Unemployment Compensation

In the 2007-2009 period, an annual average of 29,900 or 3.7 percent of wage-earning immigrant individuals received a total of \$241.3 million per year in unemployment compensation (**Table 21**) for an annual average amount of \$8,076 per recipient person. This compares with 3.6 percent of natives who received \$8,231 on average. Taking

rates of receipt and average amounts together, immigrants and natives received unemployment compensation benefits in virtually the same proportion as their presence in the population.

Social Security

In 2009, 108,000 or 12.1 percent of eligible immigrant individuals received a total of \$1,119.9 million in Social Security income for an average amount of \$10,370 per person (**Table 21**). This compares to 18.4 percent of natives who received \$11,794 dollars on average. Thus, the rate of receipt of Social Security income was substantially less for immigrants than for natives, and immigrants also received significantly less than natives per person. This primarily reflects the younger average age of immigrants among whom a higher proportion are of working age and a smaller proportion are retired. It also reflects the lower wage incomes of immigrants on which benefits are partially based. Immigrants received \$820.6 million or 7.6 percent less in social security income than they would have if rates of receipt and average amounts were the same.

Table 21:
Transfer Program Summary: Amounts and Expected Amounts Received by Immigrants, Massachusetts, 2009 or 2007- 2009 Average
Source: Current Population Survey, 2007-2009 Average for Food Stamps and Unemployment Compensation; 2009 American Community Survey PUMS for Public Assistance, SSI and Social Security.

| Program | Amount Immigrants Received (\$million) | Amount Expected* (\$million) | Difference (\$million) | Total Program Expenditures (\$million) | Difference as a % of Total Program Expenditures |
|---------------------------|--|------------------------------|------------------------|--|---|
| Food Stamps | 86.6 | 63.9 | 22.7 | 453.9 | 5.0% |
| Public Assistance | 58.3 | 60.5 | -2.3 | 359.1 | -0.6% |
| SSI | 149.8 | 174.5 | -24.6 | 1,016.8 | -2.4% |
| Unemployment Compensation | 241.3 | 240.6 | 0.7 | 1,580.7 | 0.0% |
| Social Security | 1,119.9 | 1,940.5 | -820.6 | 10,763.3 | -7.6% |
| Total | 1,655.8 | 2,479.9 | -824.1 | 14,173.8 | -5.8% |

* "Amount Expected" is the expected amount received by immigrants if they received benefits at the same rate and average amount as natives.

APPENDICES

APPENDIX A: TABLE 1

Population by Foreign-born Status, by Municipality, Massachusetts, 2009
Source: American Community Survey, Multi-year Estimates, 2005-2009, Table B05002

| Geography | Total | Foreign-born | % Foreign-born | Concentration Ratio |
|----------------------|---------|--------------|----------------|---------------------|
| Abington CDP | 16,399 | 991 | 6.0% | 0.37 |
| Acushnet Center CDP | 3,374 | 193 | 5.7% | 0.35 |
| Adams CDP | 5,357 | 170 | 3.2% | 0.19 |
| Agawam City | 28,599 | 1,840 | 6.4% | 0.39 |
| Amesbury CDP | 12,225 | 501 | 4.1% | 0.25 |
| Amherst Center CDP | 18,832 | 2,324 | 12.3% | 0.75 |
| Andover CDP | 9,283 | 945 | 10.2% | 0.62 |
| Arlington CDP | 41,244 | 5,995 | 14.5% | 0.88 |
| Athol CDP | 8,393 | 253 | 3.0% | 0.18 |
| Attleboro City | 43,297 | 4,353 | 10.1% | 0.61 |
| Ayer CDP | 2,633 | 90 | 3.4% | 0.21 |
| Baldwinville CDP | 2,121 | 74 | 3.5% | 0.21 |
| Barnstable Town City | 46,781 | 4,768 | 10.2% | 0.62 |
| Barre CDP | 1,306 | 0 | 0.0% | 0.00 |
| Belchertown CDP | 2,554 | 155 | 6.1% | 0.37 |
| Bellingham CDP | 4,811 | 398 | 8.3% | 0.50 |
| Belmont CDP | 23,394 | 4,599 | 19.7% | 1.19 |
| Beverly City | 39,597 | 2,889 | 7.3% | 0.44 |
| Bliss Corner CDP | 5,924 | 1,123 | 19.0% | 1.15 |
| Bondsville CDP | 1,929 | 15 | 0.8% | 0.05 |
| Boston City | 625,304 | 167,157 | 26.7% | 1.62 |
| Bourne CDP | 1,380 | 37 | 2.7% | 0.16 |
| Boxford CDP | 2,620 | 99 | 3.8% | 0.23 |
| Braintree CDP | 34,466 | 3,713 | 10.8% | 0.65 |
| Brewster CDP | 2,171 | 40 | 1.8% | 0.11 |
| Bridgewater CDP | 7,102 | 469 | 6.6% | 0.40 |
| Brockton City | 93,217 | 22,696 | 24.3% | 1.48 |
| Brookline CDP | 56,166 | 13,306 | 23.7% | 1.44 |
| Burlington CDP | 24,983 | 4,256 | 17.0% | 1.03 |
| Buzzards Bay CDP | 4,098 | 184 | 4.5% | 0.27 |
| Cambridge City | 106,255 | 27,316 | 25.7% | 1.56 |
| Chatham CDP | 1,845 | 117 | 6.3% | 0.39 |
| Chelsea City | 36,166 | 13,747 | 38.0% | 2.31 |
| Chicopee City | 55,875 | 5,150 | 9.2% | 0.56 |
| Clinton CDP | 7,416 | 1,382 | 18.6% | 1.13 |
| Cochituate CDP | 6,834 | 669 | 9.8% | 0.59 |
| Cordaville CDP | 2,770 | 375 | 13.5% | 0.82 |
| Danvers CDP | 26,775 | 1,249 | 4.7% | 0.28 |
| Dedham CDP | 24,308 | 2,853 | 11.7% | 0.71 |
| Dennis CDP | 2,584 | 142 | 5.5% | 0.33 |
| Dennis Port CDP | 3,826 | 366 | 9.6% | 0.58 |

| Geography | Total | Foreign-born | % Foreign-born | Concentration Ratio |
|------------------------------|--------------|---------------------|-----------------------|----------------------------|
| Dover CDP | 2,715 | 223 | 8.2% | 0.50 |
| Duxbury CDP | 1,680 | 39 | 2.3% | 0.14 |
| East Brookfield CDP | 1,379 | 14 | 1.0% | 0.06 |
| East Dennis CDP | 2,976 | 186 | 6.3% | 0.38 |
| East Douglas CDP | 2,462 | 46 | 1.9% | 0.11 |
| East Falmouth CDP | 5,854 | 291 | 5.0% | 0.30 |
| Easthampton City | 16,176 | 1,163 | 7.2% | 0.44 |
| East Harwich CDP | 4,487 | 129 | 2.9% | 0.17 |
| East Pepperell CDP | 1,822 | 63 | 3.5% | 0.21 |
| East Sandwich CDP | 3,517 | 168 | 4.8% | 0.29 |
| Essex CDP | 1,468 | 20 | 1.4% | 0.08 |
| Everett City | 37,525 | 12,309 | 32.8% | 1.99 |
| Fall River City | 90,853 | 18,089 | 19.9% | 1.21 |
| Falmouth CDP | 3,827 | 227 | 5.9% | 0.36 |
| Fiskdale CDP | 2,535 | 44 | 1.7% | 0.11 |
| Fitchburg City | 41,007 | 4,283 | 10.4% | 0.63 |
| Forestdale CDP | 4,264 | 318 | 7.5% | 0.45 |
| Fort Devens CDP | 1,310 | 130 | 9.9% | 0.60 |
| Foxborough CDP | 5,244 | 341 | 6.5% | 0.40 |
| Framingham CDP | 66,411 | 16,875 | 25.4% | 1.54 |
| Franklin City | 31,247 | 2,227 | 7.1% | 0.43 |
| Gardner City | 21,018 | 1,387 | 6.6% | 0.40 |
| Gloucester City | 30,264 | 1,911 | 6.3% | 0.38 |
| Granby CDP | 1,296 | 91 | 7.0% | 0.43 |
| Great Barrington CDP | 2,507 | 319 | 12.7% | 0.77 |
| Greenfield CDP | 13,128 | 682 | 5.2% | 0.32 |
| Green Harbor-Cedar Crest CDP | 2,130 | 46 | 2.2% | 0.13 |
| Groton CDP | 1,271 | 75 | 5.9% | 0.36 |
| Hanson CDP | 2,012 | 83 | 4.1% | 0.25 |
| Harwich Center CDP | 1,565 | 168 | 10.7% | 0.65 |
| Harwich Port CDP | 1,719 | 105 | 6.1% | 0.37 |
| Hatfield CDP | 1,523 | 25 | 1.6% | 0.10 |
| Haverhill City | 60,681 | 5,571 | 9.2% | 0.56 |
| Hingham CDP | 5,842 | 249 | 4.3% | 0.26 |
| Holbrook CDP | 10,685 | 1,038 | 9.7% | 0.59 |
| Holland CDP | 1,743 | 49 | 2.8% | 0.17 |
| Holyoke City | 40,530 | 2,247 | 5.5% | 0.34 |
| Hopedale CDP | 4,087 | 262 | 6.4% | 0.39 |
| Hopkinton CDP | 2,372 | 186 | 7.8% | 0.48 |
| Housatonic CDP | 1,300 | 95 | 7.3% | 0.44 |
| Hudson CDP | 15,277 | 2,332 | 15.3% | 0.93 |
| Hull CDP | 11,090 | 469 | 4.2% | 0.26 |
| Ipswich CDP | 4,499 | 371 | 8.2% | 0.50 |
| Kingston CDP | 5,766 | 83 | 1.4% | 0.09 |
| Lawrence City | 70,273 | 23,985 | 34.1% | 2.07 |
| Lee CDP | 2,254 | 226 | 10.0% | 0.61 |
| Lenox CDP | 1,605 | 63 | 3.9% | 0.24 |

| Geography | Total | Foreign-born | % Foreign-born | Concentration Ratio |
|-------------------------------|--------------|---------------------|-----------------------|----------------------------|
| Leominster City | 42,085 | 5,383 | 12.8% | 0.78 |
| Lexington CDP | 30,445 | 6,178 | 20.3% | 1.23 |
| Littleton Common CDP | 2,539 | 185 | 7.3% | 0.44 |
| Longmeadow CDP | 15,706 | 1,165 | 7.4% | 0.45 |
| Lowell City | 103,077 | 25,461 | 24.7% | 1.50 |
| Lunenburg CDP | 1,662 | 107 | 6.4% | 0.39 |
| Lynn City | 87,196 | 23,901 | 27.4% | 1.67 |
| Lynnfield CDP | 11,492 | 836 | 7.3% | 0.44 |
| Malden City | 55,684 | 20,612 | 37.0% | 2.25 |
| Mansfield Center CDP | 7,692 | 667 | 8.7% | 0.53 |
| Marblehead CDP | 19,870 | 1,388 | 7.0% | 0.42 |
| Marion Center CDP | 1,185 | 48 | 4.1% | 0.25 |
| Marlborough City | 37,963 | 6,858 | 18.1% | 1.10 |
| Marshfield CDP | 4,327 | 430 | 9.9% | 0.60 |
| Marshfield Hills CDP | 2,494 | 77 | 3.1% | 0.19 |
| Mashpee Neck CDP | 1,338 | 29 | 2.2% | 0.13 |
| Mattapoisett Center CDP | 3,071 | 119 | 3.9% | 0.24 |
| Maynard CDP | 10,385 | 665 | 6.4% | 0.39 |
| Medfield CDP | 6,749 | 434 | 6.4% | 0.39 |
| Medford City | 55,633 | 11,288 | 20.3% | 1.23 |
| Melrose City | 26,672 | 3,343 | 12.5% | 0.76 |
| Methuen City | 43,889 | 6,090 | 13.9% | 0.84 |
| Middleborough Center CDP | 5,667 | 214 | 3.8% | 0.23 |
| Milford CDP | 24,957 | 5,311 | 21.3% | 1.29 |
| Millers Falls CDP | 1,351 | 60 | 4.4% | 0.27 |
| Millis-Clicquot CDP | 4,523 | 372 | 8.2% | 0.50 |
| Milton CDP | 26,333 | 3,159 | 12.0% | 0.73 |
| Monomoscoy Island CDP | 111 | 0 | 0.0% | 0.00 |
| Monson Center CDP | 2,170 | 0 | 0.0% | 0.00 |
| Monument Beach CDP | 2,443 | 68 | 2.8% | 0.17 |
| Nahant CDP | 3,602 | 355 | 9.9% | 0.60 |
| Nantucket CDP | 4,156 | 659 | 15.9% | 0.96 |
| Needham CDP | 28,679 | 3,264 | 11.4% | 0.69 |
| New Bedford City | 91,339 | 18,857 | 20.6% | 1.25 |
| Newburyport City | 17,428 | 1,402 | 8.0% | 0.49 |
| New Seabury CDP | 901 | 57 | 6.3% | 0.38 |
| Newton City | 83,504 | 15,225 | 18.2% | 1.11 |
| North Adams City | 13,941 | 309 | 2.2% | 0.13 |
| North Amherst CDP | 6,332 | 962 | 15.2% | 0.92 |
| Northampton City | 28,548 | 2,588 | 9.1% | 0.55 |
| North Attleborough Center CDP | 16,484 | 1,079 | 6.5% | 0.40 |
| Northborough CDP | 6,425 | 702 | 10.9% | 0.66 |
| North Brookfield CDP | 2,314 | 70 | 3.0% | 0.18 |
| North Eastham CDP | 1,688 | 34 | 2.0% | 0.12 |
| North Falmouth CDP | 3,225 | 157 | 4.9% | 0.30 |
| Northfield CDP | 1,018 | 10 | 1.0% | 0.06 |

| Geography | Total | Foreign-born | % Foreign-born | Concentration Ratio |
|----------------------------|--------|--------------|----------------|---------------------|
| North Lakeville CDP | 2,531 | 48 | 1.9% | 0.12 |
| North Pembroke CDP | 2,807 | 110 | 3.9% | 0.24 |
| North Plymouth CDP | 3,896 | 588 | 15.1% | 0.92 |
| North Scituate CDP | 5,605 | 222 | 4.0% | 0.24 |
| North Seekonk CDP | 2,589 | 152 | 5.9% | 0.36 |
| Northwest Harwich CDP | 4,545 | 294 | 6.5% | 0.39 |
| North Westport CDP | 4,566 | 836 | 18.3% | 1.11 |
| Norton Center CDP | 2,567 | 37 | 1.4% | 0.09 |
| Norwood CDP | 28,346 | 5,402 | 19.1% | 1.16 |
| Ocean Bluff-Brant Rock CDP | 4,838 | 38 | 0.8% | 0.05 |
| Ocean Grove CDP | 3,183 | 103 | 3.2% | 0.20 |
| Onset CDP | 976 | 13 | 1.3% | 0.08 |
| Orange CDP | 3,710 | 71 | 1.9% | 0.12 |
| Orleans CDP | 1,797 | 135 | 7.5% | 0.46 |
| Oxford CDP | 6,355 | 130 | 2.0% | 0.12 |
| Palmer CDP | 4,170 | 141 | 3.4% | 0.21 |
| Peabody City | 51,186 | 6,978 | 13.6% | 0.83 |
| Pepperell CDP | 2,388 | 67 | 2.8% | 0.17 |
| Pinehurst CDP | 6,894 | 859 | 12.5% | 0.76 |
| Pittsfield City | 42,943 | 1,717 | 4.0% | 0.24 |
| Plymouth CDP | 6,934 | 268 | 3.9% | 0.23 |
| Pocasset CDP | 2,845 | 77 | 2.7% | 0.16 |
| Popponeset CDP | 192 | 0 | 0.0% | 0.00 |
| Popponeset Island CDP | 121 | 0 | 0.0% | 0.00 |
| Provincetown CDP | 3,177 | 299 | 9.4% | 0.57 |
| Quincy City | 90,120 | 22,958 | 25.5% | 1.55 |
| Randolph CDP | 30,391 | 8,852 | 29.1% | 1.77 |
| Raynham Center CDP | 4,404 | 323 | 7.3% | 0.45 |
| Reading CDP | 23,257 | 1,202 | 5.2% | 0.31 |
| Revere City | 50,555 | 13,738 | 27.2% | 1.65 |
| Rockport CDP | 5,627 | 175 | 3.1% | 0.19 |
| Rowley CDP | 1,438 | 74 | 5.1% | 0.31 |
| Rutland CDP | 2,172 | 44 | 2.0% | 0.12 |
| Sagamore CDP | 3,608 | 76 | 2.1% | 0.13 |
| Salem City | 41,547 | 6,824 | 16.4% | 1.00 |
| Salisbury CDP | 5,062 | 110 | 2.2% | 0.13 |
| Sandwich CDP | 2,916 | 171 | 5.9% | 0.36 |
| Saugus CDP | 27,089 | 2,701 | 10.0% | 0.61 |
| Scituate CDP | 5,249 | 378 | 7.2% | 0.44 |
| Seabrook CDP | 321 | 24 | 7.5% | 0.45 |
| Seconsett Island CDP | 56 | 0 | 0.0% | 0.00 |
| Sharon CDP | 5,207 | 702 | 13.5% | 0.82 |
| Shelburne Falls CDP | 1,914 | 96 | 5.0% | 0.30 |
| Shirley CDP | 1,929 | 74 | 3.8% | 0.23 |
| Smith Mills CDP | 4,914 | 436 | 8.9% | 0.54 |
| Somerset CDP | 18,503 | 1,556 | 8.4% | 0.51 |

| Geography | Total | Foreign-born | % Foreign-born | Concentration Ratio |
|-------------------------|--------------|---------------------|-----------------------|----------------------------|
| Somerville City | 75,880 | 21,122 | 27.8% | 1.69 |
| South Amherst CDP | 4,730 | 723 | 15.3% | 0.93 |
| South Ashburnham CDP | 1,095 | 23 | 2.1% | 0.13 |
| Southbridge CDP | 13,068 | 792 | 6.1% | 0.37 |
| South Deerfield CDP | 1,638 | 30 | 1.8% | 0.11 |
| South Dennis CDP | 4,051 | 161 | 4.0% | 0.24 |
| South Duxbury CDP | 3,080 | 92 | 3.0% | 0.18 |
| South Lancaster CDP | 1,537 | 123 | 8.0% | 0.49 |
| South Yarmouth CDP | 11,854 | 1,428 | 12.0% | 0.73 |
| Spencer CDP | 5,731 | 174 | 3.0% | 0.18 |
| Springfield City | 153,170 | 15,062 | 9.8% | 0.60 |
| Stoneham CDP | 21,362 | 1,681 | 7.9% | 0.48 |
| Sturbridge CDP | 1,955 | 50 | 2.6% | 0.16 |
| Swampscott CDP | 13,997 | 1,697 | 12.1% | 0.74 |
| Taunton City | 55,718 | 6,461 | 11.6% | 0.70 |
| Teaticket CDP | 1,861 | 71 | 3.8% | 0.23 |
| Three Rivers CDP | 3,288 | 141 | 4.3% | 0.26 |
| Topsfield CDP | 3,079 | 89 | 2.9% | 0.18 |
| Townsend CDP | 854 | 12 | 1.4% | 0.09 |
| Turners Falls CDP | 4,430 | 172 | 3.9% | 0.24 |
| Upton-West Upton CDP | 2,471 | 19 | 0.8% | 0.05 |
| Vineyard Haven CDP | 2,302 | 781 | 33.9% | 2.06 |
| Wakefield CDP | 24,715 | 1,386 | 5.6% | 0.34 |
| Walpole CDP | 5,864 | 481 | 8.2% | 0.50 |
| Waltham City | 60,547 | 14,655 | 24.2% | 1.47 |
| Ware CDP | 5,679 | 299 | 5.3% | 0.32 |
| Wareham Center CDP | 2,953 | 146 | 4.9% | 0.30 |
| Warren CDP | 1,520 | 30 | 2.0% | 0.12 |
| Watertown City | 32,767 | 7,187 | 21.9% | 1.33 |
| Webster CDP | 11,336 | 697 | 6.1% | 0.37 |
| Wellesley CDP | 27,091 | 4,463 | 16.5% | 1.00 |
| Westborough CDP | 3,978 | 754 | 19.0% | 1.15 |
| West Brookfield CDP | 1,745 | 116 | 6.6% | 0.40 |
| West Chatham CDP | 1,404 | 50 | 3.6% | 0.22 |
| West Concord CDP | 6,335 | 552 | 8.7% | 0.53 |
| West Dennis CDP | 2,151 | 57 | 2.6% | 0.16 |
| West Falmouth CDP | 1,759 | 251 | 14.3% | 0.87 |
| Westfield City | 41,373 | 3,458 | 8.4% | 0.51 |
| West Springfield City | 28,324 | 4,412 | 15.6% | 0.95 |
| West Wareham CDP | 1,798 | 81 | 4.5% | 0.27 |
| West Yarmouth CDP | 5,895 | 314 | 5.3% | 0.32 |
| Weweantic CDP | 2,141 | 30 | 1.4% | 0.09 |
| Weymouth CDP | 53,602 | 4,700 | 8.8% | 0.53 |
| White Island Shores CDP | 2,319 | 223 | 9.6% | 0.58 |
| Whitinsville CDP | 7,151 | 296 | 4.1% | 0.25 |
| Wilbraham CDP | 3,085 | 42 | 1.4% | 0.08 |
| Williamstown CDP | 4,192 | 546 | 13.0% | 0.79 |

| Geography | Total | Foreign-born | % Foreign-born | Concentration Ratio |
|---|-----------|--------------|----------------|---------------------|
| Wilmington CDP | 21,972 | 1,357 | 6.2% | 0.38 |
| Winchendon CDP | 4,438 | 268 | 6.0% | 0.37 |
| Winchester CDP | 21,229 | 2,733 | 12.9% | 0.78 |
| Winthrop CDP | 18,605 | 2,090 | 11.2% | 0.68 |
| Woburn City | 38,404 | 5,341 | 13.9% | 0.84 |
| Woods Hole CDP | 643 | 60 | 9.3% | 0.57 |
| Worcester City | 178,397 | 33,507 | 18.8% | 1.14 |
| Yarmouth Port CDP | 5,149 | 318 | 6.2% | 0.38 |
| Rest of Massachusetts | 1,012,007 | 132,931 | 13.1% | 0.80 |
| Total, Massachusetts Municipalities included in ACS | 5,590,862 | 920,314 | 16.5% | 1.00 |

APPENDIX B: 2009 INCOME TAX SIMULATOR

The income tax micro simulator uses the 2009 American Community Survey (ACS) Public Use Micro-sample (PUMS) for Massachusetts and the 2009 Massachusetts state income tax Form 1 to estimate calendar year 2009 Massachusetts state income tax payments. Sample individuals in each household are formed into filing units based on their relationship to the household head. The simulator then fills out the tax forms for each filing unit based on income, household relationships and other economic and demographic characteristics contained in the ACS.

Capital gains are not available on the ACS. They are estimated based on the proportions of actual tax filers with capital gains and average capital gains amounts by income class and filing status from the Massachusetts Department of Revenue's income tax statistics for 2005. Estimates of income tax paid by immigration status and tax filing status are then obtained by aggregating the simulated amounts and weighting each tax filer by his/her person weight. Immigration status is based on the immigration status of the tax filer. For married filing jointly returns, the tax filer is assumed to be the household head.

APPENDIX C: 2009 SALES TAX SIMULATOR

The sales tax simulator uses the 2009 American Community Survey (ACS) Public Use Micro-sample (PUMS) for Massachusetts and the 2006 Consumer Expenditure Survey (CES) to estimate expenditures and sales taxes paid in 2009 by Massachusetts residents. Except for a limited number of items such as rent and utilities, which are not taxed anyway, expenditures are not available on the ACS. Therefore, the CES is used to estimate average household expenditures on a detailed set of 16 consumer spending categories that are taxed. These are conditioned on a set of economic and demographic characteristics common to both the CES and ACS surveys including income, race and ethnicity, educational attainment, age, marital status, presence of children, homeownership and the number of workers per household. These estimated expenditure functions are then applied to households on the ACS. Expected expenditure amounts for each household for each expenditure category based on their income and other economic and demographic characteristics are obtained. The sales tax rate is then applied to the estimated expenditures. For some categories that contain tax-exempt as well as taxable items (such as footwear, for example, where "regular" shoes are exempt but sports shoes are not), an arbitrary ratio of taxable-to-exempt expenditures of 75 percent was applied to estimate the taxable amount. Estimated sales taxes paid by immigration status are then obtained by aggregating the simulated amounts of sales tax paid by the immigration status of the household head, weighting by the person weight of the household head.

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