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## **FOREIGN BORN LATINA EARNINGS AND RETURNS TO EDUCATION AND EXPERIENCE IN THE UNITED STATES**

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### **ABSTRACT**

The determinants of immigrant earnings have long been a heavily researched topic, beginning with the contributions of Chiswick (1978) and Borjas (1985). The majority of this work focuses on male immigrants. Prior findings provide conflicting results with respect to determinants of native and foreign-born earnings in the U.S. This study, however, focuses on the earnings levels and differential returns to education and experience between native and foreign-born Latina workers in the U.S. using pooled American Community Survey microdata from 2014, 2015, and 2016. The analytical approach borrows from Chiswick's 1978 paper that utilized cross-sectional regression methods and the human capital framework in comparing native and foreign-born earnings. Our findings demonstrate that foreign-born Latina workers earn 17 percent less than native-born Latina workers. The results also show that native-born Latinas receive greater returns to educational attainment and labor market experience than foreign-born Latinas.

### **I. INTRODUCTION**

While the earliest waves of immigration to the United States were made up of primarily European immigrants, newer waves of immigration post-1960s have included much larger groups of Latin American immigrants (Borjas 1995). It is now the case that immigrants of Latin American origins make up the largest foreign-born group in the United States (López & Bailik 2017). As the characteristics of immigrants have changed, so too have their earnings compared to their native-born counterparts (Borjas 1985). Borjas labeled these changes "a secular decline in immigrant quality". This sentiment is also reflected in ongoing political discourse, particularly with respect to immigrants from Latin America.

Currently, Latino workers are among the lowest paid in the United States, and in particular, Latin American women are especially low earners. Thus, as the United States continues to draw immigrants from Latin America, it is important to understand the determinants of earnings levels for these low earning groups, who typically come to the U.S. in pursuit of economic opportunity. For this reason, the present study considers the earnings of foreign-born Latina workers in the United States. This contrasts with the earliest economic analyses of immigrant earnings, which primarily focused on men of European origins. While subsequent work has analyzed the earnings of foreign-born Latino workers, few have focused on female Latina workers.

In a seminal study on the earnings of foreign-born men, Chiswick (1978) develops a framework intended to measure the economic assimilation of immigrants in the U.S. labor market. Chiswick finds that as foreign-born workers' labor market experience and training accrues over time, those workers experience substantial wage growth and eventual convergence with native workers' earnings. In fact, his research and that of others suggests that foreign-born workers see significant wage growth, and even eventually out-earn their native-born counterparts.

However, Borjas (1985) refutes the findings from Chiswick (1978), using data from 1970 and 1980 censuses to track changes in the relative earnings of immigrants. This suggests that some of Chiswick's findings are in fact out-of-sample predictions. In other words, that the earnings of native and foreign-born workers appear to converge when the foreign born have accrued 10-15 years since migration does not indicate that this occurs through time, per say. This may only be used as evidence that in the 1970 sample, the foreign born who had arrived in the United States 10-15 years earlier have earnings that correspond with those of native born workers, all else constant. Subsequent

studies use multi-year cross-sectional analysis methods to test and refute the claim that the earnings of the foreign born grow to surpass the earnings of native born workers, all else constant (Borjas 1985; Borjas 1995). Nevertheless, Chiswick (1978) provides an interesting framework for analyzing earnings, and the returns to labor market experience and educational attainment. Moreover, the model also enables examination of how the returns to human capital attributes differ between native and foreign-born populations.

The idea that native and foreign-born Latina workers may see differential returns to education and experience relates to the theory of labor market segmentation, which suggests that the labor market is partitioned into segments that vary by wages, job quality, stability, benefits, and opportunities for upward mobility. Hudson (2007) finds that labor market segmentation increased substantially in recent decades, possibly due to growth in the low-skill immigrant labor force. Hudson identifies three segments: primary, intermediary, and periphery – in descending order of desirable jobs characteristics. The results indicate that most workers who enter jobs in the periphery do experience positive occupational mobility. However, immigrant status is a strong predictor of periphery employment. An important aspect of such labor market segmentation is that returns to human capital and corresponding occupational mobility in peripheral employment are predicted to be minimal or nonexistent. Hall and Farkas (2008) find some evidence of such labor market segmentation. Their analysis shows that age/earnings profiles are positive, though not quite as steep for less-educated workers. Furthermore, results indicate that immigrants earn 24 percent less than natives and are less likely to work in managerial roles. The authors also find evidence of barriers to mobility specific to Latino immigrants. Similarly, Flippen (2016) describes the disproportionate concentration of Latina immigrant women vis-à-vis native-born Latinas in low-wage and less stable occupational sectors. Such labor distinctions between native and foreign-born Latina workers may be suggestive of some degree of labor market segmentation.

The present study thus applies a model based on Chiswick (1978) to native and foreign-born Latina workers, such that we are able to estimate the earnings levels and the differential returns to experience and education between native and foreign-born Latina workers in the United States. The results show that when experience and education are controlled for, in addition to other basic characteristics, foreign-born Latina workers earn about 17 percent less than native-born Latina workers. Furthermore, the returns to educational attainment are greater for native-born Latinas, and the returns to labor market experience are also greater for native-born Latinas than they are for foreign-born Latinas. The findings may provide some support for the idea that there is labor market segmentation by nativity status among Latina workers. The next sections will review the data and methods, discuss the results in further detail, and suggest avenues for future research.

## **II. METHODS AND DATA**

The subsequent analysis utilizes multiple regression analysis on a pooled cross-sectional sample of native and foreign-born Latina workers for the years 2014, 2015, and 2016. The data come from the U.S. Census Bureau's American Community Survey (ACS). Specifically, the sample is a pooled cross section of ACS Public Use Microdata Samples (PUMS). The dataset is a nationally representative random sample of about 1 percent of the U.S. population and includes a large number of demographic, social, and economic indicators that support robust quantitative analysis. The total unrestricted pooled sample includes 9,803,510 observations. After specifying the particular group of native and foreign-born working Latina women we are interested in studying, the restricted sample includes a total of 123,696 observations. The sample is not weighted.

There are several key variables that form the centerpiece of the empirical analysis for this study. The dependent variable of interest is the total individual annual earned income from wages, for which the natural log is taken. The analysis follows the model estimated in Chiswick (1978) relatively closely, where the key explanatory and control variables are the following: educational attainment, labor market experience, marital status, foreign born status, and region. Educational attainment is measured in years and includes the nonzero continuous range from 1 year through doctoral degree attainment. Labor market experience is estimated based on educational attainment and age.

Following Chiswick (1978), we subtract years of education and 5 years from the age of the respondent to generate a proxy for labor market experience (age–education years –5 years). The region variable is based on the 9 official Census divisions: New England, Middle Atlantic, East North Central, West North Central, South Atlantic, East South Central, West South Central, Mountain, and Pacific. Controlling for region may remove any potential bias from the estimators corresponding to differences in the average social or economic conditions between various parts of the country. Year effects are also controlled for. Finally, two dummy variables are included to control for whether or not a respondent is married, and whether or not they are foreign born.

### III. THE SAMPLE AND DESCRIPTIVE STATISTICS

The sample used in this analysis is restricted to native and foreign-born women with Hispanic Latin American heritage or national origins. Those with origins or ancestry from Spain are not included due to the vast differences between Latin American and European economic contexts. As the empirical work is interested in the earnings of working women, the sample is limited to the primary working age population, respondents ages 25 to 64. Women between the ages of 18 and 24 are excluded because this often corresponds to years of post-secondary education. Non-civilians are not included. Women must be employed and report that they work currently at the time of the survey. Women workers are full time (35 or more hours per week) year-round (at least 50 weeks per year) employees that are not self-employed or working without pay. A particularly noteworthy manipulation of the sample is the addition of island-born Puerto Rican women to the foreign-born group. This is by definition inconsistent with the official status of Puerto Rican, island-born individuals, who are in fact U.S. citizens. It is however true that island-born Puerto Rican migrants who emigrate to the mainland United States share similar experiences in the U.S. labor market with other Latin American emigrants from this region. This is why island-born Puerto Ricans are considered foreign-born for the purposes of this study. Residents of group quarters institutions are excluded.

**Table 1. Descriptive Statistics**

Variable	<u>Total sample</u>		<u>Native born</u>		<u>Foreign born</u>	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
Foreign born	0.46	0.50	--	--	--	--
Age	41.76	10.50	40.13	10.61	43.7	10.02
Years in U.S.	--	--	--	--	24.16	12.24
Labor market experience (years)	21.63	11.32	19.25	11.07	24.46	10.96
Married	0.52	0.50	0.49	0.5	0.56	0.5
Number of children	0.81	1.08	0.78	1.08	0.86	1.08
Earnings (2016 \$)	\$41,283	\$34,441	\$45,674	\$35,857	\$36,070	\$31,906
Education (years)	15.13	3.14	15.88	2.43	14.23	3.61
N	123,696	123,696	67,140	67,140	56,556	56,556

This total restricted sample of pooled American Community Survey microdata includes 123,696 observations, which is made up of 67,140 native-born women and 56,556 foreign-born women (see Table 1). About half, or 46 percent, of the sample is made up of foreign-born Latina women. The mean age is about 42 years in the sample overall, 40 years for native-born women, and 44 years for foreign-born women. Among those who are foreign-born, the average time spent living in the U.S. is 24 years. Average labor market experience is 22 years overall, 19 years for native-born women, and 24 years for foreign-born women. About half, or 52 percent, of women in the sample

are married. This includes 49 percent of native-born women and 56 percent of foreign-born women. The average number of children for the full-time working women in the sample is less than one child overall (0.81). Native-born women have an average of 0.78 children, while foreign-born women have an average of 0.86 children. The mean earnings for women in the sample is \$41,283 overall, \$45,674 for native-born women, and \$36,070 for foreign-born women (in 2016 inflation-adjusted dollars). Finally, the mean educational attainment in years is about 15 years for the sample as a whole, though it is 16 years for native-born Latinas and about 14 years for foreign-born Latinas.

#### IV. BASIC ECONOMETRIC SPECIFICATIONS

The analysis that follows provides a model for earnings that relies on some basic human capital indicators and other control variables. The baseline regression model has the natural logarithm of annual individual earnings as the dependent variable (as do all of the regressions), with years of education and years of labor market experience as the two primary explanatory variables. Controls are employed for census division, year, marital status, number of children, and foreign-born status. The empirical analysis first estimates the baseline model (1) separately for native-born and then foreign-born subsamples. Then the baseline model is estimated for the pooled sample. The education model (2) and the experience model (3) are both estimated for the total pooled sample. The education model interacts foreign-born status with education in years. The experience model interacts foreign-born status with experience in years and with experience in years squared. All models include dummy variables for the census divisions and years.

(1) Baseline model:

$$\text{LogEarnings}_i = \beta_0 + \beta_1 \text{Educationyears}_i + \beta_2 \text{Experienceyears}_i + \beta_3 \text{Experienceyears\_squared}_i + \beta_4 \text{Numberofchildren}_i + \beta_5 \text{Married}_i + \beta_6 \text{Foreign}_i + \beta_7 \text{CensusDivisions}_i + \beta_8 \text{Years}_i + \varepsilon_i$$

(2) Education Model:

$$\text{LogEarnings}_i = \beta_0 + \beta_1 \text{Educationyears}_i + \beta_2 \text{Experienceyears}_i + \beta_3 \text{Experienceyears\_squared}_i + \beta_4 \text{Numberofchildren}_i + \beta_5 \text{Married}_i + \beta_6 \text{Foreign}_i + \beta_7 \text{Foreign*Educationyears}_i + \beta_8 \text{CensusDivisions}_i + \beta_9 \text{Years}_i + \varepsilon_i$$

(3) Experience Model:

$$\text{LogEarnings}_i = \beta_0 + \beta_1 \text{Educationyears}_i + \beta_2 \text{Experienceyears}_i + \beta_3 \text{Experienceyears\_squared}_i + \beta_4 \text{Numberofchildren}_i + \beta_5 \text{Married}_i + \beta_6 \text{Foreign}_i + \beta_7 \text{Foreign*Experienceyears}_i + \beta_8 \text{Foreign*Experienceyears\_squared}_i + \beta_9 \text{CensusDivisions}_i + \beta_{10} \text{Years}_i + \varepsilon_i$$

#### V. RESULTS

The average earnings for foreign-born Latina women working full time in the sample was 79 percent of what native-born Latina women earned (see Table 1). Even after controlling for education, labor market experience, marital status, and census division, and year dummies, we observe that foreign-born Latina women still earn nearly 17 percent less than native Latinas (see Table 2, column 3). The coefficient on foreign-born status for the baseline model is statistically significant at the 1 percent level.

The regression results presented in Table 2 indicate that the explanatory variables included in the model explain between 23 and 27 percent of the variation in log earnings for native and foreign-born Latina workers. Estimating the baseline model separately for native-born and foreign-born Latinas reveals contrasting coefficients on the primary explanatory variables, all of which are highly statistically significant. With respect to the native-born Latina working population, for example, we observe that, on average, an additional year of education is associated with a 12 percent increase in annual earnings, *ceteris paribus*. Alternatively, when estimated for the foreign-born

population, the baseline model indicates that, on average, an additional year of education is associated with about a 9 percent increase in annual earnings, *ceteris paribus*.

**Table 2. Regression Analysis of Earnings for Native and Foreign Born Latina Women**

	Native born	Foreign born	Native and Foreign born		
	(1)	(2)	(3)	(4)	(5)
	Log earnings	Log earnings	Log earnings	Log earnings	Log earnings
Education (years)	0.1222*** [0.0009]	0.0858*** [0.0007]	0.0988*** [0.0006]	0.1206*** [0.0009]	0.0997*** [0.0006]
Experience (years)	0.0315*** [0.0008]	0.0037*** [0.0009]	0.0171*** [0.0006]	0.0197*** [0.0006]	0.0299*** [0.0008]
Experience (years <sup>2</sup> )	-0.0005*** [0.0000]	0.0001*** [0.0000]	-0.0002*** [0.0000]	-0.0002*** [0.0000]	-0.0005*** [0.0000]
Number of children	-0.0021 [0.0021]	-0.0110*** [0.0024]	-0.0024 [0.0016]	-0.0041*** [0.0016]	-0.0041*** [0.0016]
Married	0.0902*** [0.0043]	0.0666*** [0.0047]	0.0849*** [0.0032]	0.0813*** [0.0032]	0.0835*** [0.0032]
Foreign born			-0.1683*** [0.0034]	0.3490*** [0.0167]	0.0660*** [0.0122]
Foreign x Education (years)				-0.0339*** [0.0011]	
Foreign x Experience (years)					-0.0265*** [0.0011]
Foreign x Experience (years <sup>2</sup> )					0.0006*** [0.0000]
Constant	8.2768*** [0.0224]	8.9717*** [0.0208]	8.7791*** [0.0150]	8.4170*** [0.0189]	8.6668*** [0.0157]
N	67140	56556	123696	123696	123696
R2	0.263	0.228	0.268	0.274	0.271

Notes: The dependent variable in regressions above is log annual earnings in 2016 dollars. The sample is native and foreign-born Latina full-time year-round working women ages 25-59 taken from American Community Survey Public Use Microdata Samples for years 2014, 2015, 2016. Year and census division dummies are included in all models, and the extended output table included in Appendix I. Standard errors are in brackets. \*\*\*p<0.01, \*\*p<0.05, \*p<0.1

Results from the baseline model also show differing coefficients related to years of experience. For native-born women, starting at zero years of experience, an additional year of experience would be associated with 3 percent increase in wages on average, all else constant. However, the quadratic term reveals that this association is decreasing marginally in years of experience, such that each additional year of experience is associated with 0.05 percent less of an increase in earnings. For foreign-born women, the estimated earnings increase associated with the first year of experience is 0.4 percent on average, all else constant. The quadratic term for experience in this model is positive, indicating that each additional year of experience is associated with 0.01 percent more of an increase in earnings. Evaluating the effect of an additional year of experience at the mean years of experience (19 years) gives a marginal effect of a 1.3 percent increase in annual earnings for native-born Latinas. Contrastingly, evaluating the impact of an additional year of experience at the mean experience level for foreign-born Latinas (24 years) gives a marginal effect of a 0.7 percent increase in annual earnings, all else equal.

For the pooled sample, the coefficients estimated by the baseline model fall in between those from the separately estimated models. An additional year of education is associated with an increase in annual earnings of about 10 percent on average, all else equal. For years of experience, the pooled sample baseline analysis shows that at the mean years of experience (22 years), an additional year of experience is associated with an increase in annual earnings of about 1 percent, *ceteris paribus*. All of the coefficients for experience and education predicted in the baseline model are statistically significant at the 1 percent level. However, in order to test empirically whether the earnings effects of education and experience differ between native and foreign-born Latina workers, the models estimated in columns 4 and 5 of Table 2 include interaction terms between foreign-born status and education and experience measures.

In the education model (column 4) we observe that the coefficient on the interaction term between foreign-born status and years of education is negative, and it is statistically significant at the 1% level. This is evidence that the return to education is lower for foreign-born Latina workers. Specifically, the return to an additional year of education for the foreign born is 3% lower on average than for native-born Latinas, all else equal. This implies that native-born Latinas see annual earnings rise 12 percent, on average, for each additional year of education, *ceteris paribus*. However, foreign-born Latinas only see a 9 percent return to earnings on average for an additional year of education, all else equal.

In the experience model (column 5) we see that the linear and quadratic terms for experience are statistically significant individually, including the interacted foreign-linear and foreign-quadratic terms for experience. A joint test for significance reveals that collectively the coefficients related to experience are statistically significant, indicating that the impact of experience on annual earnings in this model is statistically different from zero at the 1 percent level. It is also the case that the joint test for the foreign-interacted terms for experience show the coefficients to be statistically different from zero at the 1 percent level. This implies that the correlation between experience and annual earnings is statistically different for native and foreign-born Latina workers. While native earnings increase with years of experience, this occurs at a decreasing rate. Alternatively, foreign-born earnings increase with years of experience (more slowly than native workers), but appear to grow at an increasing rate. Evaluated at the mean years of experience (19 years), the marginal effect of an additional year of experience for native-born women is a 1.5 percent increase in annual earnings on average, all else equal. However, for foreign-born women, the marginal effect of an additional year of experience, evaluated at the mean years of experience (24 years) is a 0.6 percent increase in annual earnings on average, *ceteris paribus*.

Foreign-born status has a consistently negative correlation with log annual earnings with a high degree of statistical significance. The pooled baseline model (column 3), the education model (column 4), and the experience model (column 5) each confirm this. When the effect of foreign-born status is evaluated at the means, the impact of foreign-born status on earnings at the means is a decrease of 17 percent in annual earnings. This is the case for pooled baseline and education models. In the experience model, when the impact of foreign-born status is measured at the means, it is associated with a 24 percent decrease in earnings on average, *ceteris paribus*. These estimates are statistically significant at the 1 percent level.

Marriage has a fairly consistent positive correlation with earnings in all the models estimated. Being married is associated with about 8 percent higher earnings, on average, all else equal, than not being married. The impact of children on earnings is only statistically significant in the foreign-born baseline model and the education and experience models. When foreign-born status is controlled, the impact of having an additional child is a 0.4 percent decrease in earnings, on average, all else equal (significant at the 1 percent level).

## VI. DISCUSSION AND SUGGESTIONS FOR FUTURE RESEARCH

This study seeks to provide a comparative analysis of the earnings levels and returns to education and labor market experience for native and foreign-born Latina women. The analysis is largely based on the seminal contribution from Chiswick (1978), and is somewhat related to later work by Borjas and others. The majority of

empirical studies on immigrant earnings do not analyze women's earnings or the differential returns to education or experience between native and foreign-born women.

Some interesting results have emerged from this empirical exercise. First, we observe that foreign born status is consistently associated with lower earnings for foreign-born Latina workers (versus native-born Latinas) across the various models estimated. Second, the results show that returns to educational attainment are stronger for native-born Latina workers than for foreign-born Latina workers. The third major finding is that the returns to labor market experience are stronger for natives than foreign-born Latinas.

These results may be consistent with the idea that returns to education and experience are different pre-migration and post-migration. This could be an avenue for future empirical work on Latina immigrant earnings. It may also be the case that attributes inherent to foreign-born Latinas limit the returns to education and experience, regardless of the pre- or post-immigration distinction. It would be in the purview of future work to consider which inherent attributes may condition the returns to education or experience and how. Alternatively, an omitted variable such as English proficiency may explain a good deal of the variation in earnings, independent of education and experience effects. Subtle differences in human capital and experience across nativity groups could also relate to an increasingly segmented labor market for Latina workers in the United States. This too should be carefully explored using appropriate theoretical and empirical approaches.

It is also possible that some degree of selection bias may confound the results here, such that unobserved differences between native and foreign-born Latinas impact decisions related to labor market participation, educational attainment, or experience. This is another direction for future work specific to Latina immigrant earnings. Finally, this type of analysis would likely benefit from a temporal component, such as that of Borjas (1985), where earnings and returns to education and experience can be measured through time. This would show us how these relationships have changed in recent decades. The results from this analysis suggest several directions for further exploration that may further extend our understanding of the determinants of Latina immigrant wages, which is an increasingly critical issue as this population continues to grow in the United States.

APPENDIX I

Table 3. Regression Analysis of Earnings for Native and Foreign Born Latina Women (full output)

	Native born	Foreign born	Native and Foreign born		
	(1)	(2)	(3)	(4)	(5)
	Log earnings	Log earnings	Log earnings	Log earnings	Log earnings
Education (years)	0.1222*** [0.0009]	0.0858*** [0.0007]	0.0988*** [0.0006]	0.1206*** [0.0009]	0.0997*** [0.0006]
Experience (years)	0.0315*** [0.0008]	0.0037*** [0.0009]	0.0171*** [0.0006]	0.0197*** [0.0006]	0.0299*** [0.0008]
Experience (years^2)	-0.0005*** [0.0000]	0.0001*** [0.0000]	-0.0002*** [0.0000]	-0.0002*** [0.0000]	-0.0005*** [0.0000]
Number of children	-0.0021 [0.0021]	-0.0110*** [0.0024]	-0.0024 [0.0016]	-0.0041*** [0.0016]	-0.0041*** [0.0016]
Married	0.0902*** [0.0043]	0.0666*** [0.0047]	0.0849*** [0.0032]	0.0813*** [0.0032]	0.0835*** [0.0032]
2.division	0.0017 [0.0157]	-0.0562*** [0.0139]	-0.0278*** [0.0104]	-0.0302*** [0.0104]	-0.0280*** [0.0104]
3.division	-0.1218*** [0.0163]	-0.0940*** [0.0156]	-0.1086*** [0.0112]	-0.1132*** [0.0112]	-0.1062*** [0.0112]
4.division	-0.1789*** [0.0211]	-0.1092*** [0.0220]	-0.1479*** [0.0152]	-0.1507*** [0.0151]	-0.1445*** [0.0151]
5.division	-0.1091*** [0.0155]	-0.1215*** [0.0133]	-0.1197*** [0.0101]	-0.1183*** [0.0101]	-0.1183*** [0.0101]
6.division	-0.2634*** [0.0274]	-0.2129*** [0.0253]	-0.2299*** [0.0186]	-0.2358*** [0.0186]	-0.2279*** [0.0186]
7.division	-0.2215*** [0.0148]	-0.1959*** [0.0138]	-0.2139*** [0.0100]	-0.2142*** [0.0100]	-0.2124*** [0.0100]
8.division	-0.1631*** [0.0155]	-0.1359*** [0.0152]	-0.1553*** [0.0107]	-0.1562*** [0.0106]	-0.1531*** [0.0106]
9.division	-0.0401*** [0.0148]	-0.0651*** [0.0132]	-0.0485*** [0.0098]	-0.0542*** [0.0098]	-0.0472*** [0.0098]
2015.year	0.0120** [0.0051]	0.0220*** [0.0057]	0.0160*** [0.0038]	0.0163*** [0.0038]	0.0161*** [0.0038]
2016.year	0.0349*** [0.0050]	0.0456*** [0.0057]	0.0382*** [0.0038]	0.0386*** [0.0038]	0.0389*** [0.0038]
Foreign born			-0.1683*** [0.0034]	0.3490*** [0.0167]	0.0660*** [0.0122]
Foreign x Education (years)				-0.0339*** [0.0011]	
Foreign x Experience (years)					-0.0265*** [0.0011]
Foreign x Experience (years^2)					0.0006*** [0.0000]
Constant	8.2768*** [0.0224]	8.9717*** [0.0208]	8.7791*** [0.0150]	8.4170*** [0.0189]	8.6668*** [0.0157]
N	67140	56556	123696	123696	123696
R2	0.263	0.228	0.268	0.274	0.271

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