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Economic man and social woman: Determinants of immigrants' life satisfaction

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Abstract

This study examines life satisfaction among immigrants in the US, a topic that has been little discussed in immigration studies. The New Immigrant Survey-Pilot is used to analyze the impact of different forms of capital, namely human, financial, and social capital, on life satisfaction and how they affect male and female immigrants differently. The empirical results confirm the differences in factors contributing to life satisfaction between males and females. Some forms of social capital significantly affect female satisfaction but not male satisfaction, while financial capital tends to increase male satisfaction but not female satisfaction. Understanding what contributes to immigrants' life satisfaction is important as certain findings could be used to shape an effective immigration policy.

1. Introduction

For generations the United States (US) has relied on immigrants to provide vital labor and expertise; these immigrants, in turn, have hoped to experience "the American Dream," variously conceived. The success of this symbiotic relationship depends in large part on whether immigrants to the US are satisfied with their new lives. Immigrants who are satisfied may be more productive in the labor market, are likely to remain in the country, and burden the host nation less (Borjas, 1999; Lester, 2005; Massey and Akresh, 2006). Empirical research to clarify what contributes to immigrants' life satisfaction—and to their dissatisfaction—is important, as it reflects the health of this symbiotic relationship. Such knowledge could also be used to improve immigration policy.

In this paper I use the New Immigrant Survey-Pilot (NIS-P) to explore disparities in life satisfaction between male and female immigrants in the US.[1] Despite of a large number of studies on US immigration, analyses of life satisfaction among this immigrant group are surprisingly scarce. A few existing studies suggest that sources of life satisfaction can differ between genders (e.g. Crossley and Langdridge, 2005; Kroll, 2011); however, most studies only include a dummy variable for gender and do not employ a fully differentiated analysis for gender, including separate regressions for men and women. This study contributes to the existing life satisfaction research in two primary ways. First, this study not only focuses on life satisfaction of immigrants in the US, but it also considers how particular factors may affect life satisfaction of males and females differently. Second, I differentiate the role of financial, human, and social capital on immigrants' life satisfaction. While variables for financial and human capital are commonly included, a social capital variable is often omitted in studies of life satisfaction among immigrants. In this paper, financial capital is captured by the values of US property owned by an immigrant. Human capital is measured by level of education and ability to understand English. Social capital is defined as "a set of resources that inhere in family relations and in community social organization" (Coleman, 1988). In this study, life satisfaction is examined by using variables indicating religiosity, whether an immigrant has ever been helped by friends or relatives, and whether an immigrant has ever given help to friends or relatives.[2]

I find that some forms of human and social capital significantly affect female life satisfaction but not male life satisfaction, while financial capital tends to increase male life satisfaction but not female life satisfaction. The rest of the paper is organized as follows: the next section briefly reviews the existing research on determinants of life satisfaction. It is then followed by a section that describes the data and develops an empirical framework to test which determinants affect life satisfaction of immigrants and whether they differ across gender. The fourth section discusses the empirical results. A concluding section follows.

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[1] Life satisfaction is a cognitive assessment of a person's quality of life in comparison with others (Diener, 1984; Selim, 2008). Happiness is a feeling generated by events or experiences in a person's life (Selim, 2008). Many researchers nevertheless use the two terms interchangeably, despite knowing the difference (e.g. Veenhoven, 1991; Bjørnskov, 2003). The term "life satisfaction" is used for the present study and it is consistent with the survey question in the NIS-P, how a respondent is satisfied with life in the US. Whenever the previous studies are cited, however, the exact terminology used in those studies is applied.

[2] The definition is proposed by James Coleman (1988). He suggests three forms of social capital: "norms and sanctions", "trust and obligation", and "information channels". Due to the availability of the data from the questions in the NIS-P, the focus of this paper is on the last two. Helping others and receiving help are proxies for "trust and obligation" and religiosity for "information channels".

2. Brief review of literature

Economists have mainly focused on the role of incomes on life satisfaction. Easterlin (1974) finds that relative income, not absolute income, is crucial to one's happiness, i.e., an increase in income is not necessarily linked with higher levels of happiness if one's income relative to others in a society did not rise. In immigration studies, how incomes earned in a host country affect immigrants' life satisfaction have been widely investigated since economic incentives are among the most important factors driving a person to migrate.

Bartram (2011) reveals that immigrants from poorer countries to the US experience lower life satisfaction than natives, possibly due to higher financial aspirations that they could not attain. Gokdemir and Dumludag (2012) explore the factors contributing to life satisfaction among three generations of Turkish and Moroccan immigrants in the Netherlands. Relative income, as measured by comparison to natives, other immigrants, and Turks in Turkey (for Turkish immigrants) or Moroccans in Morocco (for Moroccan immigrants), is found to have significant negative effects on life satisfaction for both immigrant groups.

Previous studies reveal the importance of immigrants' income relative to natives' on life satisfaction. In fact, the parity of earnings between natives and immigrants, or economic assimilation, is an indication of economic success of immigrants (e.g. Chiswick, 1978). Human capital, i.e., education and destination language proficiency, can assist immigrants in their assimilation process (Chiswick, 1986). On the other hand, the insufficient social capital (e.g. networking with other members in a society) possessed by immigrants in a host country can impede the integration progress.

Social capital can be beneficial for immigrants as it allows them to easily obtain cultural and economic information, such as housing and job opportunities. Although a number of studies explore the positive impacts of social capital on assimilation, few studies examine the linkages between social capital and life satisfaction of immigrants. Among those studies, Amit (2010) shows that social activities (i.e. living in an ethnic neighborhood that has more than 50% immigrants from the same ethnic background) contributes to greater life satisfaction among immigrants from western countries living in Israel. Koczan (2013), however, finds that living in an ethnic neighborhood has no significant effect on life satisfaction among immigrants in Germany.

Many studies assume that social capital affects all population groups in the same way. Kroll (2011) argues that it could potentially impact men's and women's life satisfaction differently. Indeed, his findings reveal that the informal form of social capital, such as socializing, is more important to life satisfaction among women than men. Crossley and Langdridge (2005) also confirm that some forms of social capital matter more to women's happiness than men's and vice versa. Specifically, they find that relationships with family and helping others matter to women's happiness; men's happiness, on the other hand, significantly depends on having a good social life and physical activities.

As Sachs (2012) put it, "a household's income counts for life satisfaction, but only in a limited way. Other things matter more: community trust, mental and physical health, and the quality of governance and rule of law." To thoroughly examine what contributes to life satisfaction, an inclusion of other non-income factors is therefore unavoidable. For immigrants, that means various factors affecting their assimilation process should be taken into account, such as human capital and social capital. Only when these factors are fully explored can we obtain a full picture of immigrant life satisfaction.

3. Data and empirical framework

The present study utilizes the NIS-P to examine life satisfaction of immigrants in the U.S. The NIS-P is a longitudinal survey of a random sample of legal immigrants who became permanent residents (i.e., received green cards) in July and August of 1996. The sample was drawn from the administrative records of the Immigration and Naturalization Service (INS), and was stratified to over-sample children and under-sample employment-based adult immigrants (Jasso et al., 2000).

A baseline interview and two follow-up interviews (6-months and 12 months later) are conducted with the sampled adults. The baseline interviews include 1,130 adult immigrants; and the 6 month and 12 month follow-up interviews have response rates of 92% and 95%, respectively. This study is restricted to adult immigrants (those aged 18 or older) not enrolled in school at the time of the 12-month survey. The working sample is 623 observations.[3] Since the question concerning life satisfaction is only asked in the 12-month follow-up survey, a cross-sectional study is implemented.

For the regression analysis, the dependent variable is "life satisfaction in the US". In the NIS-P, respondents are asked "How satisfied respondent is with life in the US" and presented with six possible options to choose from. A binary measure of life satisfaction is generated and set to 1 if the person is "completely satisfied" or "very satisfied" (for simplicity, "very satisfied" will be used in the rest of the paper) and 0 otherwise ("somewhat satisfied", "somewhat dissatisfied, "very dissatisfied", or "completely dissatisfied"). The advantage of using the binary measure of life satisfaction is that it does not rely on "differences in reported intensity" (Diener and Biswas-Diener, 2002), and it is also easier to interpret. Due to the nature of the dependent variable, a binary logit analysis is used. As a robustness check, an ordered logit for three categories of life satisfaction is also explored.[4] The results, reported in Appendix 2, are largely consistent with the binary dependent variable model.

The explanatory variables are as follows:

Human capital is measured by two indicators: education and ability to understand English.

Education: The NIS-P asks the respondents to identify the highest degree received. Three categories of level of education are constructed for the analysis: (1) below college (used as the reference group), (2) college, and (3) above college. Some previous studies find a positive effect of education on life satisfaction among immigrants (e.g. Gokdemir and Dumludag, 2012) as education is an important factor for economic success. Higher educated individuals, on the other hand, may have higher expectations of the returns of education, which could lead to lower satisfaction when expectations are not met (Oswald, 1997).

Ability to understand English: the respondents are asked to self-identify how well they understand English. There are five possible answers. I group "not very well" and "not well at all" together (called "not very well" from here forward). Respondents with "fairly well" and "average" answers are combined (and called "average" from here forward), while "very well" has its own category. "Not very well" is used as the reference group and therefore two dummy variables are included. Proficiency in a host country's language has been shown to be positively

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[3] Summary statistics of the full sample are reported in Appendix 1.
[4] Immigrants who indicated that they are "very dissatisfied are accounted for 0.32%, "very dissatisfied" 0.16%, "somewhat dissatisfied" 3.2%, somewhat satisfied" 33.87% ,"very satisfied" 38.52% , and "completely satisfied" 23.92% . Due the low frequency of the first three categories, I group them together with the next category, "somewhat satisfied".

associated with economic outcome and life satisfaction of immigrants (e.g. Chiswick, 2002; Amit, 2010). One hypothesis, then, is that English ability will have a positive effect on life satisfaction among immigrants in the US.

Financial capital variable Although the NIS-P includes many questions concerning immigrants' finances (e.g. annual earnings and savings), the insufficient number of observations contained in most of these questions prevents them from being included in this study. The survey also asks the respondents whether they own property in the US and, if so, they are asked to indicate the value of their property. The value of US property (in dollars) is chosen as a proxy for financial capital, and it is a continuous variable. Giusta et al. (2011) use factor analysis and find that owning a house is a fairly important factor contributing to life satisfaction for both men and women in the UK. I therefore hypothesize that the higher the values of property, the more satisfied immigrants are with their lives in the US.

Social capital is measured by three indicators: helping others, receiving help from others, and religiosity.

Helping others: The NIS-P asks whether the respondents had ever given money to friends or relatives since becoming a permanent resident. I construct a dichotomous variable for helping others; it is set to 1 if an immigrant had ever helped others financially and 0 otherwise.

Receiving help: Similarly, the respondents are asked if they had ever received financial help from friends or relatives since becoming a permanent resident. A dichotomous variable for receiving help is created; it is set to 1 if an immigrant had ever received helped from others and 0 otherwise. Coleman (1988) suggests that helping others and receiving help are foundations for "trust".

Religiosity: Some studies suggest that participation in religious activities provide immigrants the opportunity to socialize with others and receive help and information about jobs, housing, etc. (e.g. Ebaugh and Chafetz, 2000; Guest, 2003). Since "information channels" include both informal settings (i.e., socializing with friends) and formal settings (i.e., participation in an organization) of social networks (Leung et al., 2011), attendance of religious services can be considered as one form of "information channels". The NIS-P asks respondents to indicate the frequency of their religious attendance. The attendance of religious services is created as a dichotomous variable: it is set to 1 if an immigrant attended religious service frequently (i.e., attended "nearly every week", "every week", "several times per week" or "every day"); and it is set to 0 otherwise. Social capital can influence non-economic outcomes that raise individuals' life satisfaction (Helliwell, 2003). In case of immigrants, social capital can help and support their economic and social integration. The better integration, in turn, may lead to more satisfaction in life (Amit, 2010). It is hypothesized, then, that social capital will be positively associated with life satisfaction of immigrants.

Other variables for immigrants' demographic characteristics include four dichotomous variables indicating the gender and marital status of an immigrant and also whether an immigrant has children and is employed at the time of the survey. Additionally, categorical variables are included in the estimation in order to control for the age of immigrants, the countries of origin, and the years of arrival in the US.[5,6]

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[5] Age of immigrants is constructed from a "years of birth" variable in the survey. There are 4 age groups: 18-25 (the reference group), 26-35, 36-45, and older than 45. Countries of origin include Canada &Western Europe (the reference group), Mexico and the Caribbean, Latin America, Eastern Europe, Asia, and other regions. Years of arrival in the US contains 3 categories: arrival before 1990 (the reference group), 1990-95, and 1996 and after.

Summary statistics in Table 1 show that 62 percent of immigrants report they are very satisfied with their lives in the US. Men and women do not significantly differ in the degree of satisfaction. There are, however, some significant gender differences in demographic characteristics, specifically employment status, years of arrival in the US, and countries of origin. There is also substantial difference between some measures of human capital and social capital. The proportion of men reporting they understand English "very well" is significantly higher than women ($p < 0.10$). While men are significantly more likely to have ever helped others than their female counterparts ($p < 0.01$), they are significantly less likely to frequently attend religious services ($p < 0.05$).

Table I: Summary statistics by gender

Variable	All immigrants	Male immigrants	Female immigrants
% Immigrants who are "very satisfied" or "completely satisfied"	0.624 (0.485)	0.592 (0.492)	0.654 (0.476)
Demographic characteristics			
% Male	0.480 (0.500)	--	--
% Married	0.756 (0.430)	0.766 (0.424)	0.747 (0.436)
% With children	0.390 (0.488)	0.378 (0.486)	0.401 (0.491)
% Employed	0.724 (0.447)	0.870 (0.337)	0.590 (0.493)
% 18-25 year olds	0.177 (0.382)	0.147 (0.355)	0.204 (0.403)
% 26-35 year olds	0.409 (0.492)	0.421 (0.495)	0.398 (0.490)
% 36-45 year olds	0.234 (0.424)	0.227 (0.420)	0.241 (0.428)
% older than 45	0.180 (0.384)	0.204 (0.404)	0.157 (0.368)
% Arrived before 1990	0.302 (0.459)	0.324 (0.469)	0.281 (0.450)
% Arrived 1990-95	0.424 (0.495)	0.442 (0.497)	0.407 (0.492)
% Arrived 96 and after	0.275 (0.447)	0.234 (0.424)	0.312 (0.464)
% From Canada & W Europe	0.116 (0.320)	0.124 (0.330)	0.108 (0.311)
% From Mexico & Caribbean	0.196 (0.397)	0.167 (0.371)	0.222 (0.416)
% From Latin America	0.127 (0.333)	0.154 (0.361)	0.102 (0.303)
% From Eastern Europe	0.149	0.141	0.157

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[6] All variables for demographic characteristics as well as categorical variables for education are from the baseline interview; other variables are from the 12-month follow-up survey.

	(0.357)	(0.348)	(0.365)
% From Asia	0.294	0.281	0.306
	(0.456)	(0.450)	(0.461)
% From other regions	0.119	0.134	0.105
	(0.324)	(0.341)	(0.307)
Human capital variables			
% Below college	0.600	0.570	0.628
	(0.490)	(0.496)	(0.484)
% College	0.273	0.283	0.264
	(0.446)	(0.451)	(0.442)
% Above college	0.127	0.148	0.107
	(0.333)	(0.356)	(0.310)
% Understand English "Not very well"	0.137	0.105	0.165
	(0.344)	(0.308)	(0.372)
% Understand English "Average"	0.360	0.354	0.364
	(0.480)	(0.479)	(0.482)
%Understand English "Very well"	0.504	0.540	0.471
	(0.500)	(0.499)	(0.500)
Financial capital variable			
Value of U.S. property (in $)	43268.63	45836.54	40898.86
	(129299.8)	(154017.5)	(101476.8)
Social capital variables			
% Receiving help	0.052	0.046	0.057
	(0.223)	(0.211)	(0.223)
% Helping others	0.382	0.462	0.309
	(0.486)	(0.499)	(0.463)
% Attend religious service "frequently"	0.454	0.401	0.502
	(0.498)	(0.491)	(0.501)
Number of observations	623	299	324

Source: NIS-P

Note: Standard deviations are reported in parentheses below the corresponding sample mean.

4. Findings

The estimated coefficients (expressed in log odds ratio), t-statistics, and the marginal effects from the logistic regression are reported in Table 2. The results reveal no significant difference in life satisfaction between male and female immigrants. While married immigrants are more likely to be very satisfied with their lives in the US, those with children are less likely to be very satisfied. Furthermore, compared to immigrants from Canada and Western Europe, immigrants from all other countries have significantly lower satisfaction in the US. Immigrants' abilities to integrate in a new environment vary; those who are from a country with similar economic and cultural institutions to the US are expected to demonstrate a higher level of assimilation (e.g. Chiswick, 1979). Better assimilation, in turn, leads to greater satisfaction with life (Mahmud and Scholmerich, 2011). Of all of the proxies for the three types of capital, only the proxy for financial capital (the value of US property owned) significantly affects life satisfaction. This finding supports the hypothesis that higher property values are associated with higher immigrant satisfaction.

Table II: Estimates of logit model of life satisfaction: By gender

	All immigrants (1)	Male immigrants (2)	Female immigrants (3)
Human capital variables			
College	-0.384	-0.056	-0.995**
	(-1.447)	(-0.143)	(-2.309)
	{-0.086}	{-0.012}	{-0.221}
Above college	-0.580	-0.181	-1.523***
	(-1.639)	(-0.356)	(-2.637)
	{-0.134}	{-0.040}	{-0.357}
Understand English "average"	-0.278	-0.638	0.128
	(-0.851)	(-1.196)	(0.280)
	{-0.061}	{--0.141}	{0.026}
Understand English "very well"	-0.173	-0.545	0.536
	(-0.499)	(-0.988)	(1.065)
	{-0.038}	{-0.040}	{0.110}
Financial capital variable			
Value of US property	0.003*	0.004*	0.002
(in thousands)	(1.916)	(1.695)	(1.104)
	{0.001}	{0.001}	{0.0004}
Social capital variables			
Receiving help	-0.302	1.285	-1.286**
	(-0.678)	(1.549)	(-1.992)
	{-0.069}	{0.209}	{-0.304}
Helping others	-0.384*	-0.024	-0.776**
	(-1.760)	(-0.077)	(-2.129)
	{-0.085}	{-0.005}	{-0.169}
Attend religious service "frequently"	0.235	0.198	0.221
	(1.119)	(0.626)	(0.687)
	{0.051}	{0.042}	{0.046}
Demographic characteristics			
Male	-0.060	--	--
	(-0.274)		
Married	0.962***	0.213	1.693***
	(3.393)	(0.440)	(3.957)
With children	-0.493*	-0.546	-0.453
	(-1.705)	(-1.170)	(-1.049)
Employed	-0.158	-0.005	-0.139
	(-0.614)	(-0.010)	(-0.404)
26 to 35 year olds	-0.259	0.632	-1.069**
	(-0.787)	(1.248)	(-2.074)

36 to 45 year olds	-0.557	-0.004	-1.314**
	(-1.406)	(-0.006)	(-2.175)
Older than 45	-0.779*	-0.004	-1.075
	(-1.804)	(-0.006)	(-1.582)
Arrived 1990-95	-0.616**	-0.299	-1.026**
	(-2.356)	(-0.793)	(-2.523)
Arrived 1996 and after	-0.294	-0.764*	0.045
	(-1.016)	(-1.754)	(0.102)
Mexico & The Caribbean	-1.960***	-2.766**	-1.332*
	(-3.447)	(-2.459)	(-1.858)
Latin America	-1.690***	-3.002***	-0.670
	(-2.872)	(-2.668)	(-0.828)
Eastern Europe	-1.672***	-2.711**	-0.688
	(-2.996)	(-2.437)	(-0.937)
Asia	-1.536***	-2.741**	-0.372
	(-2.878)	(-2.522)	(-0.548)
Other regions	-2.223***	-3.200***	-1.717**
	(-3.910)	(-2.896)	(-2.222)
Constant	-3.054***	-3.735***	-2.284**
	(-4.174)	(-2.745)	(-2.344)
Number of observations	623	299	324

Note: Coefficient estimates are log-odds. T-statistics are in parentheses: ***, ** and * represent statistical significance at the 1%, 5% and 10% levels, respectively. Marginal effects are in brackets.

In order to capture gender differences, life satisfaction is estimated separately for male and female immigrants (Table 2, columns 2 and 3).[7] With respect to demographic characteristics, an immigrant's country of origin and the amount of time spent in the US are significant determinants of satisfaction for both genders. In contrast, marriage tends to increase the life satisfaction of female immigrants but not male immigrants. Many studies find a U-shape relationship between life satisfaction and age (e.g. Clark and Oswald, 1994; Gerdtham and Johanneson, 2001). In this study, the U-shape pattern is evident only among females, with life satisfaction being lowest in the age group 36-45.

Massey and Akresh (2006) suggest that although educated immigrants are in better position to benefit from the US economy, they have higher expectations and are more vulnerable to any barriers related to their success. The findings reveal that female immigrants with at least a college degree have a lower likelihood than their female counterparts to be very satisfied with life, 22 percent lower for those with a college degree and about 35 percent lower for those with a degree above college. The significant negative impact of having at least a college degree is, however, not observed among male immigrants.

The hypothesis of the positive relationship between the values of US property and life satisfaction is supported only in the male sample. This is not unexpected as many studies confirm that men tend to place greater emphasis on wealth and status for their success and well-

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[7] Based on the anonymous referee's suggestion, a pooled regression with female interaction terms was employed. The results show no statistical significance among similar males and females (e.g. a male being married and a female being married).

being (e.g. Chusmir and Parker, 1992). The finding is somewhat consistent with Massey and Akresh (2006), who find that immigrants who own US property have higher satisfaction than their counterparts who do not.

In contrast, social capital is found to have significant impacts on life satisfaction only among female immigrants. Specifically, female immigrants who have given financial help to friends and relatives or who have received financial help are less likely to be very satisfied with life in the US. The findings therefore do not support the hypothesis that social capital would be positively associated with life satisfaction of immigrants. Existing empirical studies provide mixed results regarding the relationship between life satisfaction and helping or supporting others. For instance, giving help appears to have no significant impact on happiness in Leung et al. (2011), but kindness positively affects life satisfaction in Otake et al. (2006). The results in this study reveal that the predicted probability of being very satisfied with life is about 17 percent lower for female immigrants who had given financial help to friends and relatives than their female counterparts who had never done so. This negative effect could be because giving help to others "can be tiring and emotionally exhausting" (Lu, 1997). This finding shows financial help is not among the typical caring and nurturing behaviors that women are often thought to gain greater satisfaction from.

The results also show that female immigrants who had ever received financial help from friends or relatives are roughly 30 percent less likely to be very satisfied with life in the US than their female counterparts who had never received such help. Compared to US natives, immigrants are less likely to do business with financial institutions due to various factors such as low incomes, weak commitment to stay in the US, and language barriers (Paulson et al., 2006). Furthermore given their short (or lack of) credit history, immigrants may face additional constraints in formal credit markets. Informal lending, i.e., loans from friends and family, is therefore a major source of financial assistance. Thus, receiving help from others signals immigrants' financial hardship and other possible difficulties. Financial hardship typically yields lower life satisfaction (Han and Hong, 2011).

Better job opportunities and better quality of life are some of the factors motivating migration to the US. Whether or not immigrants reach their goals or whether they are satisfied with their circumstances in the US impacts their life satisfaction. Views of life satisfaction may influence their decision to stay in the US permanently (Massey and Akresh, 2006). This concept is supported by the results in this study: immigrants who are very satisfied with life, as well as those who plan to become a US citizen, intend to stay in the US permanently (Appendix 3).

5. Conclusions

The empirical findings, based on the NIS-P, confirm the differences in factors contributing to life satisfaction between males and females. Only financial capital is found to matter to males, while only human and social capital affect females. Satisfaction in life is good for immigrants' overall health and wellbeing. This, in turn, can benefit a host country economically and culturally. Having such immigrants with a long term commitment to stay is therefore desirable. It is evident that immigrants with high levels of life satisfaction are more likely to stay in the US permanently; the findings underscore the importance of having policies that help immigrants to achieve greater life satisfaction. For instance, the greater level of dissatisfaction among highly educated female immigrants may come from the unmet expectations about the US job market. They may encounter problems because their skills acquired in the country of origin (e.g., education and labor market experience) are not easily transferrable to the US, and as a result experience a decline in occupational status and earnings

after migrating. Policies to reduce the barriers in using foreign-obtained skills would certainly benefit both the US and the immigrants. Future research might explore the impact of skill transferability on life satisfaction of immigrants.

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Appendix 1: Summary statistics, Full sample

Variable	All immigrants	Male immigrants	Female immigrants
% Immigrants who are "very satisfied" or "completely satisfied"	0.598 (0.491)	0.578 (0.495)	0.616 (0.487)
Demographic characteristics			
% Male	0.472 (0.500)	--	--
% Married	0.751 (0.433)	0.760 (0.428)	0.743 (0.438)
% With children	0.605 (0.489)	0.609 (0.488)	0.601 (0.490)
% Employed	0.560 (0.497)	0.726 (0.447)	0.413 (0.493)
% Older than 18	0.944 (0.008)	0.947 (0.011)	0.941 (0.011)
% Arrived before 1990	0.289 (0.016)	0.309 (0.024)	0.271 (0.022)
% Arrived 1990-95	0.456 (0.498)	0.475 (0.500)	0.439 (0.497)
% Arrived 96 and after	0.255 (0.436)	0.216 (0.412)	0.290 (0.454)
% From Canada & W Europe	0.289 (0.016)	0.129 (0.017)	0.125 (0.016)
% From Mexico & Caribbean	0.168 (0.374)	0.158 (0.366)	0.177 (0.382)
% From Latin America	0.116 (0.320)	0.148 (0.355)	0.087 (0.283)
% From Eastern Europe	0.163 (0.370)	0.150 (0.358)	0.175 (0.380)
% From Asia	0.328 (0.470)	0.303 (0.460)	0.349 (0.477)
% From other regions	0.098 (0.298)	0.112 (0.314)	0.087 (0.283)
Human capital variables			
% Below college	0.548 (0.018)	0.538 (0.026)	0.557 (0.024)
% College	0.279 (0.449)	0.264 (0.441)	0.292 (0.455)
% Above college	0.173 (0.379)	0.198 (0.399)	0.151 (0.358)
% Understand English	0.121	0.092	0.146

	(0.012)	(0.012)	(0.017)
% Understand English	0.376	0.359	0.392
	(0.485)	(0.480)	(0.489)
%Understand English	0.500	0.546	0.460
	(0.500)	(0.499)	(0.499)
Financial capital variable			
Value of U.S. property (in $)	46274.68	49882.95	43049.370
	(4440.86)	(7573.89)	(4994.09)
Social capital variables			
% Receiving help	0.050	0.047	0.052
	(0.218)	(0.213)	(0.222)
% Helping others	0.379	0.438	0.325
	(0.485)	(0.497)	(0.469)
% Attend religious service	0.360	0.340	0.377
	(0.480)	(0.474)	(0.485)
Number of observations	803	379	424

Source: NIS-P

Appendix 2: Estimates of ordered logit model, Life satisfaction (with 3 categories) as the dependent variable

	All immigrants	Male immigrants	Female immigrants
	(1)	(2)	(3)
Human capital variables			
College	-0.501*	-0.160	-1.021***
	(-1.753)	(-0.490)	(-3.024)
Above college	-0.411	0.067	-1.335***
	(-1.371)	(0.157)	(-2.810)
Understand English "average"	-0.077	-0.261	0.257
	(-0.276)	(-0.569)	(0.673)
Understand English "very well"	-0.065	-0.147	0.342
	(-0.220)	(-0.316)	(0.823)
Financial capital variable			
Value of US property	0.002**	0.003**	0.001
(in thousands)	(2.288)	(2.084)	(0.736)
Social capital variables			
Receiving help	-0.396	0.680	-1.012*
	(-1.000)	(1.155)	(-1.736)
Helping others	-0.400**	-0.074	-0.649**
	(-2.113)	(-0.280)	(-2.130)
Attend religious service	0.079	-0.040	0.062
"frequently"	(0.449)	(-0.147)	(0.246)
Demographic characteristics			
Male	0.032		
	(0.170)		
Married	0.788***	0.022	1.509***
	(3.202)	(0.055)	(4.167)
With children	-0.414*	-0.485	-0.433
	(-1.790)	(-1.288)	(-1.310)
Employed	-0.113	-0.011	0.007
	(-0.525)	(-0.028)	(0.024)
26 to 35 year olds	-0.446	0.218	-0.858**
	(-1.621)	(0.485)	(-2.258)
36 to 45 year olds	-0.520	-0.158	-0.819*
	(-1.567)	(-0.287)	(-1.828)
Older than 45	-0.798**	-0.175	-0.789
	(-2.161)	(-0.301)	(-1.490)
Arrived 1990-95	-0.500**	-0.355	-0.792**
	(-2.319)	(-1.130)	(-2.500)

Arrived 1996 and after	-0.353	-0.927**	-0.115
	(-1.446)	(-2.332)	(-0.338)
Mexico & The Caribbean	-0.720**	-0.965*	-0.321
	(-2.010)	(-1.791)	(-0.633)
Latin America	-0.765**	-1.250**	-0.323
	(-2.074)	(-2.301)	(-0.604)
Eastern Europe	-0.781**	-0.818	-0.500
	(-2.237)	(-1.611)	(-0.957)
Asia	-0.489	-1.000**	0.242
	(-1.548)	(-2.153)	(0.525)
Other regions	-1.085***	-1.292**	-0.898
	(-2.915)	(-2.502)	(-1.580)
/cut1	-2.065***	-2.217**	-1.478**
	(-3.839)	(-2.560)	(-1.988)
/cut2	-0.215	-0.371	0.594
	(-0.407)	(-0.435)	(0.806)

Note: T-statistics are in parentheses: ***, ** and * represent statistical significance at the 1%, 5% and 10% levels, respectively.

Appendix 3: **Estimates of logit model of intention to stay in the US permanently**

	estimated coefficient	t-stat
"Very satisfied" with life in US	1.162**	2.369
Plan to be US citizen	4.197***	5.929
Human capital variables		
College	0.555	0.880
Above college	0.106	0.140
Understand English "Average"	0.196	0.298
Understand English "very well"	0.542	0.758
Financial capital variable		
Value of US property (in thousands)	0.003	0.776
Social capital variables		
Receiving help	-1.234	-1.618
Helping others	-0.632	-1.295
Attending religious service "frequently"	0.552	1.126
Demographic characteristics		
Male	-0.765	-1.498
Married	0.759	1.377
With children	0.073	0.110
Employed	-0.708	-1.102
26-35 year olds	-0.034	-0.046
36-45 year olds	0.319	0.329
Older than 45	-1.086	-1.130
Arrived 1990-95	-0.025	-0.042
Arrived 1996 and after	-0.413	-0.698
Mexico & The Caribbean	-1.431	-1.378

Latin America	-0.281	-0.254
Eastern Europe	-0.870	-0.784
Asia	-0.654	-0.625
Other regions	-0.942	-0.810
Constant	-0.293	-0.216
No of observation	459	

Note: Coefficient estimates are log-odds. ***, ** and * represent statistical significance at the 1%, 5% and 10% levels, respectively.