# DO PAKISTANI IMMIGRANT WOMEN EXPERIENCE A CUMULATIVE DISADVANTAGE WITHIN THE US LABOR MARKET?

by

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of
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A Thesis submitted in partial fulfillment of the requirements for the degree of Masters of Art at George Mason University

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# **DEDICATION**

This is dedicated to my loving family and all my friends and colleagues who helped me settle down when I was new.

# **ACKNOWLEDGEMENTS**

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**ABSTRACT** 

DO PAKISTANI IMMIGRANT WOMEN EXPERIENCE A CUMULATIVE

DISADVANTAGE WITHIN THE US LABOR MARKET?

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George Mason University, 2015

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This thesis empirically analyzes the economic performance of Pakistani women

immigrants in the US. I estimate a comparative model of earnings for a sample of Indian

and Pakistani women immigrants. Each group represents diverse patterns within the US

labor market. Secondary data from the American Community Survey (2008-2012) was

analyzed by running OLS regressions. The findings support the cumulative disadvantage

hypothesis as the analyzed immigrant groups appear to experience a wage differential

across country of origin and social position categories. The results can be utilized to

inform future research on the economic performance of Pakistani women immigrants in

the US.

#### INTRODUCTION

The immigrant population represents approximately 13% of the US population amounting to nearly 40 million immigrants in the country. There has been an influx of immigrants to the US ever since the 1950s. The labor force participation of immigrants is estimated to be higher than that of native-born (U.S. Bureau of the Census 2012). These statistics are becoming increasingly important since the US population is diversifying with the Asian American population estimated to double by 2060. In fact, the US Census Bureau (2011) estimates that the minority population will become the majority by 2042. These changes have increased public debate surrounding the differences in the economic status of immigrant and native-born in the US. The discussion has often dismissed immigrant women to a secondary position in comparison to immigrant men. Furthermore, a growing body of literature has indicated that the gender revolution in the US has stalled. This means that women's progress in various economic arenas of life has either slowed down or stopped. In particular, the progress in terms of labor force participation has halted; labor force participation of women grew tremendously till 1990, but has remained the same since (England 2011; Juhn and Simon 2006). It is also troubling to note that the labor force participation of women in the US has declined in comparison to countries with a similar socio-economic status. Blau and Lawrence (2013) note that in 1990 USA was ranked sixth among 22 countries that constitute the Organization for Economic Cooperation and Development (OCED) and by 2010 its ranking had fallen to the seventeenth position. Research indicates that the gender gap in labor force participation of women varies by country of origin (Antecol 2000). Against the backdrop of this evidence and the changes taking place within the country it becomes essential to investigate the economic performance of women immigrants as measured by earned income.

My thesis aims to add to the knowledge on women immigrants in general and Pakistani immigrant women in particular by asking the question—"Are Pakistani immigrant women disadvantaged in the labor market?" I answer this question through a comparative analysis of Pakistani and Indian women immigrant groups. The human capital endowment of Indian and Pakistani immigrants is comparable as both groups are considered to be relatively high-skilled in the US. There are several studies highlighting the high-skilled nature of Indian immigrants (Purkayastha 2005; Stone, Purkayastha & Berdahl 2006; Woo, Sakamoto & Takei 2007). While similar research on Pakistani immigrants is non-existent, I find evidence in a working paper by Oda (2009) and a report published by the Migration Policy Institute (2014) which indicates that Pakistani immigrants' in the US are mostly high-skilled. Hence, it makes sense to examine the position of Pakistani immigrant women relative to Indian immigrant women. The primary focus of my thesis will be to explore the cumulative disadvantage faced by Pakistani immigrant women based on different social categories that determine their position in society. My thesis will provide a fresh perspective on Pakistani women immigrants by examining them as wage earners within one of the largest economies of the world. In

order to scientifically probe my research question, I begin my proposal by outlining the theoretical framework for my research design.

#### **REVIEW OF LITERATURE**

Research in the field of wage inequality has predominantly centered on immigrant men especially during the 1980s and 1990s when there were just a few studies exploring the labor market experiences of immigrant women. Perhaps the first and only study in the 1980s in the subject area was by Long (1980) who looked at the wage-gap between immigrant women and native-born white women. The study suggested that immigrant women experienced an advantage over white women earning 13% higher than their counterparts. The earnings advantage estimated for women immigrants was much higher than that of immigrant men (3%) in a study of the same nature by Chiswick's (1978). Long (1980) also found that the earnings advantage of immigrant women decreased with increasing length of stay in the host country. During the same time period, other studies on the economic status of women immigrants were conducted, however, their focus area was restricted to an examination of their labor force participation. In general these studies reveal that women's labor force participation rates varied considerably by country of birth (Reimers 1985; MacPherson and Stewart 1989; Duleep and Sanders 1993; Schoeni 1998).

Over time the literature looking at the earned income of women immigrants has increased considerably. This perhaps is the result of an increasing number of research studies revealing that women migrate not only through family reunification but also as workers (Purkayastha 2005). Additionally, Purkayastha (2005) has noted that women

who migrate as wives have largely remained invisible and that they may also constitute skilled workers. In fact, recent research indicates that women have a higher rate of skilled migration than men (Docquier, Lindsay and Abdeslam 2009). Moreover, Corb-Clark (1993) notes that those who migrate as household members earn more than those who migrate as workers. Within some immigrant groups women have been known to work more hours than men, however, getting a lower pay than men (Menjivar 1999). For this reason it becomes important to shed light on women's role as wage earners. In the review of literature that follows, I provide a theoretical grounding for my research design examining the wage inequality of women immigrant groups.

# Intersectional Approaches to Studying the Status of Women Immigrants

For long, intersectional theories have been utilized to explain the inequality experienced by women (particularly women of color). Intersectional approaches emphasize that multiple social categories overlap to create relative social positions. Shields (2008) refers to these categories as social identities which in contemporary US society represent an expression of one's true self; the formation of identity is a dynamic process where identities are not passive but practiced in the social world and are continuously influenced by other identities.

There are diverse views explaining intersectionality. The consistent thread among theorists is that each social category cannot be understood independently of the other (Weber 2001; Collins 1999b). Intersectional theorists stress that social scientists have studied the effect of individual categories and often overlooked the effects that emerge when factors are combined (Berg 2010). Researchers call for a paradigm shift replacing

the study of main effects to the study of interaction effects for different variables. For instance, a study of women cannot ignore race and vice versa. In this regard, Collins (1999b) talks about the "matrix of domination" where gender, class and race interact to produce different disadvantages and privileges in an "interlocking system". For instance, a white woman might enjoy privileges because of her race but she may experience discrimination based on her gender.

Race and sex were the first categories used to represent inequality among women in the US most often termed as the double jeopardy hypothesis. It only later that class was recognized as a variable of interest. Frances (1979) was one of the first to recognize black women's oppression as a result of class. Beverly (1979) presented class as a variable for studying gender inequality stating that "a poor, black woman is triply disadvantaged". Lindsay (1979) followed her lead and defined triple jeopardy as "an interaction of sexism, racism, and economic oppression". However, King (1988) argues that concepts such as double and triple jeopardy are too simplistic in representing oppression for they define social variables as having an additive rather than a multiplicative effect on women's status. In contrast, she talks about the multiple jeopardy hypothesis which "refers not only to several, simultaneous oppressions but to the multiplicative relationships among them as well"

More recently researchers have often studied the "double negative effect" on women immigrants' earnings interpreted as the combined negative effect of gender and place of birth. This has been a popular area of discussion within the literature (Beach and Worswick 1993; Shamsuddin, Abul F. 1998; Hayfron, John E. 2002). Beach and

Worswick (1993) and Shamsuddin (1998) study the double-negative effect for women immigrants in Canada. For Beach and Worswick (1993), highly-educated women immigrants in Canada experience a substantial wage differential based on place of birth. And Shamsuddin (1998) concludes that women immigrants have a disadvantage in the labor market based on the gender effect. Hayfron (2002) finds that an earnings disadvantage exists for all immigrant women in Norway based on both ethnic origin and gender.

The benefit of adopting an intersectional approach is that it allows us to move beyond individual standpoints by incorporating a more holistic approach that is inclusive of others (Walker 2004). While studying immigrants, Berg (2010) found that adopting an intersectional approach (rather than an additive approach) led to the finding of previously unattained results when exploring differences between groups.

## Race, Ethnicity and Place of Birth

According to Acker (2006) race "refers to socially defined differences based on physical characteristics, culture, and historical domination and oppression, justified by entrenched beliefs. Ethnicity may accompany race, or stand alone, as a basis for inequality". Race and ethnicity have been popular variables of interest for studying wage inequality. For a decade, research on the racial wage inequality of women has mostly focused on black and white women (Blau & Beller 1992; Kim 2002; Derrek 2004; Pettit & Stephanie 2009). These studies emphasize that the wage gap in the US reflects racial differences (Leslie 2001; Neal 2005; Pettit & Stephanie 2009). Two exceptions to the norm of studying black-white dichotomy include Leslie (2001) who studies Latino, Asian

and black men and women and Browne & Askew (2005) who looks at both black-White and Latina-White wage in equality.

In sum, most previous studies consider ethno-racial group or completely ignore the heterogeneity within a broader group. For instance, Pakistanis are usually studied in the "South Asian" group (for instance, Woo et al. 2012). Browne and Misra (2003) notes that broad categories such as "women of color", "Asian"/ "Latinos" and "minorities" are not useful in intersectional research as they combine heterogeneous groups. This ignores sub-groups that have differing culture and religious background.

The social categories studied from an intersectional lens have been mostly gender, race and class. However, intersectionality is not exclusive to these categories; the focus on just three categories is traditional practice that has been based on historical contexts (Dhamoon 20111). My thesis incorporates place of birth as an important variable of analysis.

## The Role of Culture on Economic Outcomes

Culture has been an important variable for studying economic behavior especially with classical economists. John Stuart Mill (1843 [1956]) regarded cultural constraints as an important determinant of economic behavior. Weber (1905 [2001]) traced the development of capitalism to religion. In this regard, culture can be best understood as "those customary beliefs and values that ethnic, religious, and social groups transmit fairly unchanged from generation to generation" (Guiso, Sapienza & Zingales 2006). Given this definition, country of origin/ethnic origin can be interpreted as a proxy for cultural background.

Research indicates that the gender gap in labor force participation of women varies by country of origin (Antecol 2000). This is indicative of an effect of culture that is not explained by human capital variables (Antecol 2000; Read 2006). In fact, for married women the decision to work is regarded as a family choice rather than an individualistic choice within many groups (Duleep & Seth 1993). Ethnic norms intersect gender norms for women of color (Browne et al. 2001). Consequently, the earnings outcome of Asian women will vary according to ethnic origin. While there has been a considerable amount of research on the effect of culture on the labor force participation of women, very few researchers have explored the effect of culture on the earned income of women immigrants. An exception to the norm is Antecol (2001) who uses country of origin as a proxy for interethnic variation for studying its impact on the earnings of women. In other words, he traces the effect of country of origin to the role of cultural factors and finds a significant impact on the earnings of women. Taccoli (1999) indicates that Filipino women seek employment to provide for their children and families from long distances. Similar research does not exist with regard to Pakistani women immigrants. However, with regard to Indian immigrant women Stier (1991) suggests that Indians tend to have more active economic participation than other Asian groups. Cultural variation across countries of origin may account for behavioral differences at work which influence the economic performance as measured by earned income. For instance, Ichino and Maggi (2000) find that the tendency to shirk at work varied by country of origin.

Indian and Pakistani immigrant women have different cultural and religious backgrounds. Pakistan is a predominantly Islamic society, whereas the Hindu religion

strongly influences Indian culture. Differences in economic outcomes between women from the two countries may be attributed, at least in part, to culture and religion.

# Assimilation and Human Capital Endowment

Human capital can be defined as a stock of knowledge that increases current and future earnings. Broadly speaking, human capital theory states that individuals make investments in human capital to increase their future earnings. Human capital theories have been utilized within the literature to explain wage difference arising due to differences in endowments.

Most of the interest in immigrant earnings in the US has centered on examining the wage-gap between immigrant and native-born. In this regard, researchers have often conducted studies examining changes in the wage-gap between immigrants and the native-born over time. For example, Butcher and Dinardo (2002) and Borjas' (1985; 1996) studied the wage-gap between the periods 1960 to 1990. It is clear from both studies that in 1960 immigrants were earning more than native-born. However, immigrants' earnings have declined in comparison to the earnings of native-born since 1990. Borjas' (1985; 1996) attributed a decline in earnings of more recent immigrants to a decline in the quality of immigrants. Asian American women's earnings have followed a similar trend and experienced a fall in earnings relative to white women since 1990 (Don Mar 2000). A relatively recent research study by Autor et al. (2008) finds polarization in the earning of immigrants into low-wage earners and high-wage earners resulting from a shift in demand for immigrant skills. Lin (2013) explores the cohort effect for immigrants from Mainland China, Hong Kong and Taiwan in the US; the

findings suggest that recent immigrants are performing better than older immigrants contrary to the findings of previous research. However, in contrast to these findings Hayfron (2002) finds a small negative effect on earnings of women immigrants as a result of a skill differential. A commonality among the aforementioned studies is the emphasis on the quality/ skill or human capital endowment of immigrants. The studies are grounded within human capital theory and suggest that the differing skills of immigrants contribute towards the difference in earnings.

A variety of reasons have been attributed to differences in human capital that may explain wage inequality. The theory of migrant selectivity argues that economic migrants are favorably selected (Chiswick 1999). In other words, those who migrate possess the highest skill level. However, Brojas (1987) notes that immigration selectivity can be both positive and negative where there are both high skilled and low skilled migrants. The theories of migration demonstrate that the earnings of immigrants in the host country depends on their human capital endowments in the country of origin.

Skill level is most commonly defined through educational attainment. Educational attainment has been found to explain the wage gap between Asian immigrant and white earnings. While researchers acknowledge that in general the educational attainment of Asian American is higher as compared to other immigrant groups, there is a lack of consensus on the returns to education. Barringer and Kassebaum (1989) find a high percentage of American Indians with qualifications exceeding college degree. However, their results reveal that the returns to education are low in comparison to native-born Americans. Additionally, they find gender differences—the economic payoff is lower

for women as compared to men. Furthermore, research finds that lower earnings exist at every level of education for Asian immigrants (Zeng and Xie 2004)

Human capital differences can also be explained through English proficiency and country of schooling (in comparison to US education) (Bratsberg & James 2002). This idea goes back to the concept of the degree of transferability of human capital from the home country to the host country (Chiswick 1978; Basillio and Thomas 2014). For instance, the greater the linguistic and cultural differences between the two countries, the more difficult is the transferability of human capital from the home country to the host country (Nielsen et.al 2004). In this regard, there may be considerable heterogeneity within ethno-racial groups; Trejo (1997) finds that lower human capital endowment explained a greater portion of wage gap between Mexicans and non-Hispanic whites in comparison to the black-white wage gap. These variation across ethno-racial groups may be explained by variables such as education and English language proficiency. Bratsberg & James (2002) note that returns are higher for immigrants with US schooling or for immigrants from countries where the official language is English. Specifically, with regard to education immigrants are likely to face a wage penalty if their qualifications are not valued within the host-country (Friedberg 2000). Zeng and Xie (2004) found that foreign-educated Asians immigrants earned less than U.S.-born whites, U.S.-born Asian Americans, and U.S.-educated Asian immigrants. Hence, even if immigrants are comparable to native-born in terms of skill they are disadvantaged because of the discount in returns to human capital (Chiswick, 1978; Basillio and Thomas 2014). However, these diminished returns do not last long (Chiswick 1978; Nielsen et al., 2004). In the long-run, immigrant earnings equal and in due course surpass the earnings of similar native-born (Chiswick 1978). This process of change occurring overtime is most commonly referred to as assimilation. It possibly occurs because immigrants invest in or acquire human capital specific to the US labor market. The above analysis highlights the importance of key variables (particularly length of stay in the US, English language proficiency and educational attainment) that measure assimilation and are determinants of immigrant wages in the labor market.

I found two sources which provide a general overview of the human capital characteristics of Pakistani immigrants in the US. A working paper for the Institute of Developing Economies by Oda (2009) and a report published by the Migration Policy Institute (2014) find that the educational attainment and earnings level for Pakistani immigrants is higher than the US average. 34% of Pakistani immigrants were found to have a Bachelor's degree as the highest level of education compared to only 20% of the US population and an almost equal percentage of Pakistani immigrants worked in professional or managerial occupations compared to the general US population, the former constituted 32% whereas the latter constituted 31%. Despite these overall statistics, it is generally understood that most women immigrants from Pakistan come through family reunification/marriage and therefore, are not likely to be highly skilled. Hence, the skill differential is an important wage-influencing factor that needs to be studied with regard to the economic performance of Pakistani immigrant women.

# Operationalizing Women's Social Position

Social positions or social class differentiates among women among and between ethnic groups. Researchers have often found it a challenge to define social position and delineate its boundaries. Differences exist with regard to the operationalization of social stratification. Marx was the first to introduce a modern concept of social class and researchers have often incorporated a Marxian definition of class within their work. For instance, Wright (1978) takes on a Marxian approach and delineates class according to whether individuals own his/her means of production. The Weberian approach for class analysis is also popular. Weber defined one's social position according to "life chances" or common market positions determined by class, status and power (Weber 1968). The consistent thread among the two schools of thought is that class is determined by unequal ownership of goods and services and differences in power and status are the cause and result of this inequality (Lenski 1966). Runciman (1968) points towards the interconnectedness of class, status and power and emphasizes that occupation is the most reliable indicator of a person's social position especially within industrial societies. Haug (1977) notes that this perspective has been more frequently adopted by researchers who utilized occupation for measuring social position. For instance. Blau & Duncan (1967) state that "occupational hierarchy" is "the underlying dimension" of stratification.

The conventional method of class analysis has utilized family as the basic unit of analysis. However, Sørensen (1994) states that the unit of analysis for class should be tailored in accordance with the researcher's concern—in a study of the position of individuals, the unit of analysis should be the individual as opposed to the family. More

specifically, Sørensen (1994) argues that women's class position needs to be incorporated in a study of individual careers. Particularly, since evidence indicates that people of color experience an earnings disadvantage as compared to white men (Browne et al. 2001; Tomaskovic-Devey 1993). One of the many researchers to incorporate an index of occupational status was Icel (2002). He examined the earnings return to occupational status for foreign-born Asian women and found that foreign-born Asian women do not earn significantly less than similar non-Hispanic whites after controlling for immigration and human capital characteristics. The study also looked at specific ethnic groups including Indians, however, excluded Pakistanis from the analysis. Indian women were found to have the highest return to occupational status.

# Citizenship and Economic Integration

Within a multicultural society such as the US, naturalization can be an instrument for economic integration (Corluy, Marx & Verbist 2011); naturalization results in the individual gaining access to all rights and duties associated with being a citizen of the country. This provides the individual with new and greater opportunities within the labor market. Research has examined the existence of a naturalization premium which is an earnings advantage based on the acquisition of citizenship status (Bratsberg, James F., and Nasir 2002). Employers have a tendency to hire naturalized citizens because of lower transaction costs and/or because of the perception that a naturalized employee is likely to settle in the country and invest in human capital as opposed to a non-citizen (Helgertz, Jonas, Pieter Bevelander, and Anna 2014). Studies have shown a naturalization premium for men mostly. Evidence suggests the non-existence of such a premium in the case of

women (Steinhardt 2012). One possible reason for this could be that in some countries most women work in low-skilled jobs with limited opportunities to move higher up the occupational ladder.

#### Women as Household Members

The literature also includes the study of important social variables that may influence the labor market outcomes of immigrant women such as marital status and number of children. Budig and England (2001) suggest that mothers face a wage penalty per child and the penalty is larger for married women in comparison to unmarried women.

There are a number of possible explanations for the wage penalty experienced by mothers. Becker's (1991) argues that mothers may be less productive at work because they are either saving energy for work at home or are tired from working at home. Mothers may also tend to restrict themselves to work that requires less effort and thus provides a lower compensation. The economic resources available to the household and consequently the budget constraint, influences women's time dedicated to earning income (Haya & Tienda 1992). For instance, larger families would require generating more income to meet the higher consumption level. However, the presence of younger children at home is also likely to increase the mother's time allocated to the household.

Contrary to this perception, the lower earnings of mothers may also be explained by the fact that women who have lower human capital have children earlier on in their careers. This is consistent with Anderson, Binder, and Krause's (2003) research which shows that the wage gap for mothers is explained by human capital differences or, in

other words, women with college degrees are not likely to experience a wage penalty in comparison to those without a college degree. Similarly, it has been argued that mothers take time off from work leading to a lower work experience which is reflected in lower wages (Budig and England 2001).

Glauber (2007) finds racial differences with regard to the effect of motherhood on wages. For instance, the study suggests that for Hispanic women motherhood does not translate into a wage penalty, however, the same is not the case for African American and white women. This finding highlights the importance of adopting an intersectional approach in shaping women's labor market outcomes

As for marital status, married White women face an earnings disadvantage, however, marriage has a positive impact as found by Stone et al. (2006) in their study on the wages of White, Filipina and Asian Indian women.

## Ethnicity-Specific Analysis

Asian Americans have been for long described as the "model minority". However, there is a lack of consensus with regard to the economic success of Asian Americans in the literature. While, it can be said that the economic attainment of Asian Americans distinguishes them from other immigrant groups in the US, researchers emphasize that the success of Asian Americans is only limited to certain groups and cannot be generalized. For instance, Sakamoto, Goyette, and Kim (2009) suggest that the socioeconomic status of recent Asian American immigrants is not consistent with the model minority paradigm. Consistent with this view, Stone et al. (2006) study on Filipina and Asian Indian women demonstrates that the predictors of inequality vary for Asian

immigrants and hence, it is important to conduct an "ethnicity-specific analysis". The review of literature reveals that most of the research on wage-gap has looked at immigrants or Asian immigrants as a whole with very few studies conducting an ethnicity specific analysis. McCall (2000) points out that generalized groupings ignore essential differences within groups and lead to a misleading understanding of systems of inequality. Because Asian immigrants consist of both high-skilled and low-skilled immigrant groups, Browne, Tigges, and Press (2001) caution against fusing the two groups together since both face different labor market conditions as a result of variations in human capital. Consequently, I disaggregate Indian and Pakistani women as two separate ethnic groupings in my analysis. The human capital endowment of Indian and Pakistani immigrants are comparable and both groups are considered to be relatively high-skilled. I argue that both groups consist of different cultural and religious norms which lead to varying patterns of inequality with the labor market.

The little research that exists on Pakistani immigrant women has portrayed them in terms of stereotypical roles and images—either as members of the household or as victims of the society. Such research tends to focus on social issues such as cultural adjustment, kinship, religion, gender roles and intimate partner violence within the host country (Khan and Watson 2005; Raj and Silverman 2003; Shaw 2001; Afshar 1989). The study of the economic status of Pakistani women immigrants has remained absent from the literature. As a result, my thesis will provide a new perspective of Pakistani women by examining them as wage earners within one of the largest economies of the world.

# RESEARCH QUESTIONS

I have theoretical and empirical reasoning for comparing the labor market performance of Indian and Pakistani women immigrants. My main concern is whether Pakistani women immigrants are disadvantaged because of their ethnicity and occupational status. In order to effectively evaluate this concern I distinguish between two groups of women immigrants 1) Pakistani women immigrants 2) Indian women immigrants. The process of breaking down immigrant groups in this manner allows me to tease out different elements such as ethnic origin and consequently, religious/cultural background and different social positions. A comparative analysis allows me to capture the existence (or non-existence) of cumulative disadvantage experienced by Pakistani immigrant women within the labor market as a result of the combined and simultaneous effect of ethnic origin and social position.

Because so little is known about Pakistani immigrant women in the US labor force there is a need to examine if a standard earnings model for women fits the group. This will serve as my base model to examine if the factors that influence the wage of Pakistani and Indian women immigrants differ from the factors that are known to affect women in general.

Question 1. Does a standard earnings model fit Pakistani and Indian immigrant women?

Consistent with the "ethnicity specific analysis" perspective, I examine whether earning gaps exist based on ethnic origin. I argue that any differences in the earned income between the two groups is in part the result of varying religious and cultural norms.

Question 2. Do Pakistani women immigrants experience an earnings disadvantage relative to Indian women based on ethnic origin and social position?

In accordance with theories of intersectionality, in addition to studying the main effects, I seek to examine the simultaneous and multiplicative effect of different social categories.

Question 3. Do Pakistani immigrant women experience a cumulative disadvantage based on their ethnic origin and occupational status?

#### **METHODS**

The purpose of this section is to describe the research design, sampling considerations and the method of analyses. My intention for reviewing the literature was to inform the research design for my thesis. My aim is to incorporate key variables grounded in the literature within my research design.

# Sampling Considerations

A cross-sectional sample was extracted from the American Community Survey's (ACS) five-year sample (2008-2012). The American Community Survey (ACS) provides data annually. The survey is conducted throughout the US by the US Census Bureau and consists of both housing units and group quarters. The American Community Survey (ACS) is a credible source of secondary data since scientific and rigorous techniques are employed for the data collection and the use of ratio estimation results in accurate and reliable estimation of population parameters. It is one of the only data sources that provides a national representative sample of immigrants in the US and includes important information on income, employment, and nativity, demographic and social indicators. Therefore, given the relevance of the information provided for this thesis and the quality of the survey, it was considered as the best source of secondary data for addressing my research question.

My sample consists of women immigrant in the US from Pakistan and India. Only paid employees who work for wages in the labor force were included in the sample. Immigrants are defined as those who were born outside the US (i.e. both non-citizens and naturalized citizens) however; it excludes individuals born abroad of American parents, as well as native born citizens including those of Pakistani or Indian ancestry. Table 1 provides the sample size for each group and an overview of their demographic characteristics.

# Method of Analysis

The data analysis consisted of a multiple regression with earned income as the dependent variable and country of origin and social position as the independent variables. Country of origin was taken as a proxy for religion and culture. Several control variables were used in the analysis namely, marital status, number of own children in the household, English language ability, citizenship status and years in the US. The control variables are grounded within the literature as the body of research suggests that they influence the earned income of women immigrants. By controlling for these variables the relationship between the dependent variable and the independent variables was isolated. Multiple regression automatically controls for all inputted variables in the model. The statistical software used for the analysis was SPSS and IPUMS USA was used for downloading the American Community Survey five-year sample (2009-2013) data file.

# Dependent Variable

The dependent variable comprised of the interval level variable wage and salary income from ACS. The variable was recoded to exclude missing values. For the analysis, the natural log of wages was computed as the wage distribution tends to be skewed towards the right.

# *Independent Variables*

The independent variables of interest are ethnic origin and occupational prestige. In order to extract data for Pakistani and Indian women who are employed and earning wages women who were self-employed and not a part of the labor force were excluded from the sample.

To measure social position the variable Siegel occupational prestige was utilized. This is a numeric prestige score based on surveys conducted by the National Opinion Research Center Survey, 1964 Hodge-Siegel-Rossi survey and the 1965 supplementary survey in which respondents were asked to evaluate occupations in terms of their social standing.

Dichotomous and nominal variables were transformed into dummy variables. In this regard, at least one category was omitted within the regression analysis to avoid problems arising due to perfect correlation with the combination of the other categories. The omitted category became the reference category against which the effects of the other categories were evaluated. For the independent variables, place of birth was converted into a dummy variables. Pakistan was treated as the omitted category.

#### Control Variables

The control variables used in the analysis are grounded in the literature reviewed. These included educational attainment, marital status, number of own children, English language ability, citizenship status, years in the US, average hours worked per week, age and a quadratic term (the square of age). Marital status, English language ability and number of own children had to be recoded to create more meaningful categories. In the data analysis citizenship status comprised of the categories naturalized citizens and noncitizens. The marital status variable comprised of those who are married and those who are single. Therefore, the analysis did not take account of women who were widowed or divorced. For number of own children in the household, the variable was divided into four main categories—no children, one to three children and more than three children. Educational attainment is recoded into three main categories—women who have no schooling or below high school, women who have a high school degree or equivalent and women who have earned a Bachelor degree or higher. I use age in years to incorporate the growth in earnings overtime. Additionally, the age variables also capture the acquisition of work experience over time (Budig and England 2001). The inclusion of a quadratic term is necessary since women's earnings do not follow a linear trend across different age cohorts. Duration in the US is measured in years and is a proxy for assimilation of immigrants over time. Dichotomous and nominal variables were transformed into dummy variables. The reference categories were as follows: No Schooling or Below High School, Married, Non-citizen, Does not speak English or Speaks English but not well and More than 3 children.

# Interaction Effect Analysis

A new variable was computed to discern the multiplicative effect of country of origin and social position on earned income. Country of origin and Occupational prestige were multiplied within SPSS to create an interaction term.

# Model Specification

I ran four different OLS regression models. The first regression only includes Pakistani women immigrants with human capital, family status and demographic variables. A second similar regression with only Indian women was performed. I also estimated a model that only examined the main effects of variables on earned income of both Pakistani and Indian women. Next I examined the moderating effect of ethnic origin and social position on earned income.

#### **EMPIRICAL RESULTS**

# Descriptive Statistics

Table 1 shows the descriptive statistics for Pakistani and Indian immigrant women. I conducted a chi-square test for all variables to ascertain if the differences between Pakistani and Indian women are statistically significant. The mean annual earnings of Indian immigrant women are higher than the mean annual earnings of Pakistani immigrant women. The earnings of Indian women are higher at each educational level. Indian women immigrants are more educated than Pakistani women immigrants and this difference is statistically significant. On average, Pakistani immigrant women work a lesser number of hours than Indian immigrant women and this difference is also statistically significant. The same is true for language ability with Indian immigrant women showing greater fluency in English than Pakistani immigrant women. For the same citizenship status, Pakistani immigrant women are earning less than Indian immigrant women. It should also be noted that more Pakistani immigrant women are naturalized citizens and this difference in statistical significant. Household and demographic characteristics are also different for Indian and Pakistani immigrant women, with differences in average age and average years in the US and differences in household characteristics (such as marital status and number of children). All these differences are statistically significant.

The descriptive statistics illustrate that there is a need to control all variables as significant differences exist between Pakistani and Indian immigrant women. This also highlights the need for exploring the interaction of variables for an examination of the earnings outcome.

Table 1: Descriptive Statistics

Table 1: Descriptive Statistics		
	Indian	Pakistani
Annual Earnings (Dollar)**	51057.2	35630.7
Annual Earnings Based on Highest Educational		
Attainment (Dollar)		
No Schooling or Below High School	17285.1	14738.4
High School Degree or Equivalent	28297.4	19317.5
Bachelor's Degree or Above	59206	50321.6
Mean Age**	38.9	38.7
Married (%) **	85.1	76.7
Level of Highest Education Completed (%) **		
No Schooling or Below High School	5.1	7.5
High School Degree or Equivalent	19.8	39.1
Bachelor's Degree or Above	75.1	53.3
Total Children (%) **		
No Children	41.1	40.5
1 to 3 Children	58.3	53.6
More than 3 Children	0.6	5.8
Mean Hours Worked Per Week**	32.3	29.3
Mean Years in the US**	14.0	15.9
Citizenship Status (%) **		
Naturalized Citizen	52.9	47.1
Non-Citizen	68.5	31.5
English Language Ability (%) **		
Speaks English Well	93.9	92.4
Does not Speak English or Speaks English		
but not well	6.1	7.6
Annual Earnings by Citizenship Status (Dollar)		
Naturalized Citizen	54330	38710
Non-Citizen	47165	28801
Average Occupational Prestige Score**	49.14	45.77
Weighted Estimated Population Size	502066	58388

<sup>\*\*</sup> p <.01 \* <.05 Data source: ACS (2008-2012)

Table 2 lists the percentage of Indian and Pakistani women employed in each occupational sector. A chi-square was conducted to determine any significant differences in the occupational distribution of Pakistani and Indian women. There are significantly more Indian women employed in management, business operations, architecture and engineering, life physical and social sciences, healthcare practitioner and technician and production occupations. In contrast, there are significantly more Pakistani women employed in legal, food preparation and serving, personal care and service, sales and office and administrative support. Overall, the significant pattern that emerges is that more Indian women are concentrated in Science, Technology, Engineering and Math (STEM) fields as compared to Pakistani women. Similarly, more Pakistani women are concentrated in low-skilled jobs relative to Indian women.

Table 2: Occupational Distribution by Country of Origin

	Indian	Pakistani
Management Occupations**	7.7%	5.7%
Business Operations Specialists**	4.0%	1.9%
Financial Specialists	4.5%	4.6%
Computer and Math		
Occupations**	16.9%	3.1%
Architecture and Engineering		
Occupations**	2.7%	1.0%
Life Physical and Social Science		
Occupations**	3.0%	1.0%
Community and Social Service		
Occupations	0.7%	0.8%
Legal Occupations*	0.7%	0.9%
Education Training and Library		
Occupations**	8.6%	13.3%
Arts Design, Entertainment and		
Sports Occupations	1.0%	0.9%
Healthcare Practitioner and		
Technician Occupations**	14.2%	13.0%
Healthcare Support Occupations	2.5%	3.2%
Protective Service Occupations	0.3%	0.4%
Food Preparation and Serving		
Occupations**	2.6%	4.1%
Building and Grounds Cleaning		
and Maintenance Occupations	1.0%	0.9%
Personal Care and Service		
Occupations**	2.1%	4.8%
Sales and Related Occupations**	9.6%	18.3%
Office and Administrative Support		
Occupations**	12.0%	17.7%
Farming Fishing and Forestry		
Occupations	0.3%	0.1%
Construction Occupations	0.0%	
Installation Maintenance and		
Repair Occupations	0.2%	0.1%
Production Occupations**	4.1%	2.6%
Transportation and Material		
Moving Occupations	1.4%	1.5%
Total	100.00%	100.00%

<sup>\*\*</sup> p <.01 \* <.05 Data source: ACS (2008-2012)

## Regression Models

Years in the United States

Table 3: Standard Earnings Model for Pakistani and Indian Women
Unstandardized OLS
Model 1 Regression Coefficients

Pakistan<sup>1</sup> India<sup>2</sup> 4.903\*\* (Constant) 4.89\*\* 0.097\*\* Age 0.10\*\*Age Squared -0.001\*\* -0.00\*\* Bachelor's Degree or Higher 0.59\*\* 0.775\*\* High School or Equivalent 0.256\*\* 0.17\*Naturalized 0.01 0.014 Single -0.01 -0.154\*\* Speaks English Well 0.05 0.389\*\* Usual hours worked per week 0.06\*\* 0.053\*\* No Children 0.25\*\* 0.228\*\* 1 to 3 children 0.22\*\* 0.273\*\*

0.02\*\*

0.012\*\*

<sup>\*\*</sup> p <.01 \* <.05 <sup>1)</sup> R Square= .494, Unweighted N=2197 <sup>2)</sup> R Square= .445, Unweighted N=19165 Data source: ACS (2008-2012)

Table 4: Main Effect Analysis of Ethnicity

·	Unstandardized OLS
Model 2	Regression Coefficients
(Constant)	4.419**
Age	0.096**
Age Squared	-0.001**
Bachelor's Degree or Higher	0.446**
High School or Equivalent	0.133**
Indian	0.235**
Naturalized	0.033*
Single	-0.147**
Speaks English Well	0.182**
Usual hours worked per week	0.05**
No. Children	0.202**
1 to 3 children	0.245**
Years in the United States	0.01**
Occupational Prestige Score	0.017**

<sup>\*\*</sup> p <.01 \* <.05 R Square= .478 Unweighted N=21364. Data source: ACS (2008-2012)

Table 5: Interaction Effect Analysis of Ethnicity and Occupational Prestige

	Unstandardized OLS
Model 3	Regression Coefficients
(Constant)	4.599**
Age	0.096**
Age Squared	-0.001**
Bachelor's Degree or Higher	0.446**
High School or Equivalent	0.131**
Indian	0.018
Naturalized	0.035*
Single	-0.148**
Speaks English Well	0.181**
Usual hours worked per week	0.05**
No Children	0.211**
1 to 3 children	0.254**
Years in the United States	0.01**
Occupational Prestige Score	0.013**
Occupational Prestige Score*Indian	0.005**

<sup>\*\*</sup> p <.01 \* <.05 R Square= .479 Unweighted N=21364. Data source: ACS (2008- 2012)

The results from Table 3 indicate that mostly a standard model of earnings fits Pakistani immigrant women. The model has a positive effect of age and a negative effect of age squared on earnings for both groups of women. Additionally, both coefficients are significant. Hence, Pakistani and Indian immigrant women have a non-linear relationship between age and earning. In other words, as women get older the positive effect of age on earnings is lessened. Pakistani women immigrants' experience an increasing returns to education as indicated by a positive and significant coefficient for the dummy variables for education. Pakistani women immigrants with a high school degree (or equivalent) earn 17% more than Pakistani immigrant women with no schooling or below a high school degree. Similarly, Pakistani women immigrant who have a Bachelor's degree or higher earn 59% more than Pakistani immigrant women with no schooling or a below high school degree. On the other hand, Indian immigrant women who have a high school degree (or equivalent) earn 26% and those with a Bachelor's degree or higher earn 78% more than those with no schooling or a below high school degree. Naturalized citizens earn more than non-citizens; however, the effect is not significant for both Pakistani and Indian immigrant women. Married women experience an earnings advantage but the effect is only significant for Indian immigrant women. Women who speak English well earn more than women who either don't speak English or don't speak English well. However, this effect is not significant for Pakistani women immigrants. Pakistani women immigrants who work a greater number of hours per week have a significant earnings advantage. Motherhood is associated with a wage penalty for Pakistani and Indian immigrant women as women with no children or only one to three children earn more

than women with more than three children. Lastly, Pakistani and Indian women immigrants' earnings increase with an increasing duration in the US as indicated by a positive and significant coefficient for the variable years in the US.

The second regression associated with Table 4 is based on data from both Indian and Pakistani with main effects of place of birth and occupational prestige, but not the interaction term (Indian\* Occupational Prestige). The overall F statistic for the regression was significant as indicated by a p value less than 0.01 (F = 15706.78 with 13 degrees of freedom). Thus, the model significantly accounts for variance in the dependent variable. The calculated R square is .478. Therefore, the overall model explains 47.8% of the variance in the dependent variable. In this model I only examine the main effects of ethnic origin and social position on earned income. The results indicate that Pakistani women immigrants have an earning disadvantage based on their national origin and the coefficient is statistically significant (p < .01). Pakistani women immigrants experience nearly 24% of an earnings disadvantage as compared to Indian women immigrants. The coefficient for Occupational Prestige is positive and statistically significant (p < .01). This indicates that the higher the group ranks on the Occupational Prestige, the higher are the earning outcomes.

The third model differs from the second model because it includes the interaction term. The interaction term captures the simultaneous effect of ethnic origin and social position on earned income. The overall F statistic for the regression is significant as indicated by a p value less than 0.01 (F = 1400.87 with 13 degrees of freedom) and a calculated R square of 0.49. The results from

Table 4: Main Effect Analysis of Ethnicity are mostly similar to the model associated with Table 5: Interaction Effect Analysis of Ethnicity and Occupational Prestige. The introduction of the interaction term changes the significance level of the dummy variable for ethnic origin. The earnings disadvantage experienced by Pakistani women immigrants relative to Indian immigrant women decreases after accounting for the cumulative effect of social position and ethnic origin and becomes non-significant. The coefficient for the interaction term is significant and positive which indicates that the wage gap between Pakistani and Indian immigrants is dependent on occupational prestige. In other words, the wage gap between Indian and Pakistani women increases at higher levels of occupational prestige.

displays the interaction between occupational prestige scores and country of origin. The line graph consists of unstandardized predicted values (obtained from the model associated with Table 5) plotted against occupational prestige scores for both Indian and Pakistani women immigrant groups. The line for Pakistani women is always below the line for Indian women indicating that they experience a wage disadvantage; moreover, as a result of the positive significant interaction the slope of the line for Indian immigrant women is greater than the slope of the line for Pakistani immigrant women. The graph confirms that at higher levels of occupational prestige, the wage gap between the Pakistani and Indian women immigrants widens and is substantive. Therefore, for low-skilled jobs Pakistani and Indian women do not experience as great a wage penalty as with high-skilled jobs.

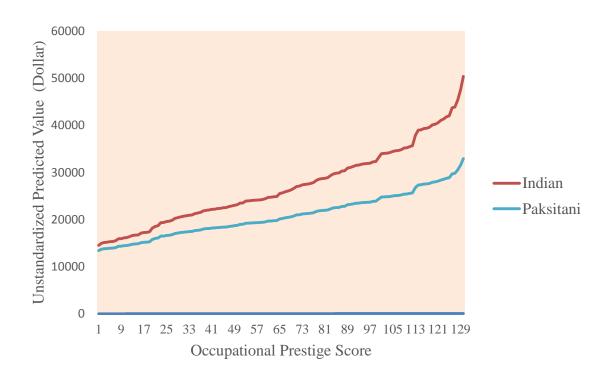


Figure 1: Relationship between Income, Occupational Prestige and Ethnic Origin

### DISCUSSION AND CONCLUSION

This thesis intends to shed light on the economic performance of Pakistani women immigrants as measured by earned income. By breaking down conventionally utilized broad and general categories such as "Asian women" and "immigrant women", I am able to highlight the heterogeneity within groups. Pakistani and Indian women immigrants are comparable within the labor market as both are considered to possess higher human capital as compared to other women immigrant groups (such as Mexicans). Comparing the two groups, allows me to examine the cumulative effect of ethnicity and social position within the labor market.

Mostly a standard earnings model for women fits Pakistani women immigrants in the US. Among human capital differences, education plays a significant role in determining women's income level. I expected a positive effect of hours worked on the earnings of Pakistani women immigrants. English language ability does not significantly affect earnings. For family status, marital status does not significantly impact women's earning both Pakistani and Indian women. This finding is consistent with Stone et al. (2006) who looked at high-skilled Asian women and found a positive effect of marital status on the earnings on Asian Indian and Filipinas. She concluded that the non-significant impact of marital status is possibly due to the notion that women of color "face a different set of challenges in "doing family" than native-born women". The same possibility may apply to Pakistani women immigrants. The non-linear effect of age is in

line with the glass-ceiling hypothesis that a higher work experience does not always result in an increase in earnings for women (Wright and Baxter 2000). Years spent in the US significantly and positively translates into higher earnings for Pakistani women. However, being a naturalized citizen does not have a significant impact on earnings. With an increasing duration in the US, Pakistani immigrant women may successfully be able to acquire social capital and integrate within the community which positively influences their earnings.

The findings of this study speak to the diversity present across immigrants from different cultural and religious backgrounds. Significant difference in earned income of Pakistani and Indian women exist even after controlling for individual characteristics. My results reveal that ethnic origin accounts for earnings disadvantage experienced by Pakistani women immigrants in the US. Pakistani women immigrants experience an earnings disadvantage of 24%. While this effect reduces and becomes insignificant after inclusion of the interaction term, ethnic origin still remains an important variables as it interacts with occupational prestige to explain the wage gap between Pakistan and Indian immigrant women. Often research merges groups together, particularly with regard to Asian women immigrants. This ignores the cultural and religious variation of groups across countries of origin. The difference in economic performance may be the result of cultural and religious specific norms which define women's role within the labor market and the household. Consistent with previous research (Stone et al. 2006; Antecol 2001), my work highlights how women's experiences are forged by ethnicity. For instance, Pakistani women immigrants are seen to experience a wage penalty because of

motherhood. This may be due to norms that require women to dedicate more time at home with their children. It could also be the result of Pakistani women immigrant's perception of motherhood. For instance, unlike Filipina women they do not tend to provide economically for their children from long distances. There is a need for more detailed models examining the influence of culture on the economic role of women immigrants. Furthermore, there is a need for ethnographic research to provide a look into the lives of Pakistani women immigrants who are mothers and also a part of the labor force. Differences in cultural and religious norms create unique experiences for women and these need to be examined.

Table 2 indicates that more Indian women immigrants are employed within STEM fields as compared to Pakistani women immigrants. There is a need to examine if the earnings difference measured by my model disappears after controlling for occupation. If the earnings difference remains, it can be concluded that it is primarily the differences in cultural and religious norm which explain the wage-gap between the two groups.

My analysis also provides support for the cumulative disadvantage hypotheses with regard to explaining inequality for women of color. Pakistani women immigrant are disadvantaged as a result of the combined and simultaneous effect of ethnic origin and social position as defined by their occupational status. Therefore, the perspective that women's role within the labor market is defined by the distinct social location they occupy has been supported. This highlights the analytically value of adopting an intersectional approach. Pakistani women with a higher social position (as measured by a

higher occupational prestige) experience the widest gap in earnings as compared to Indian immigrant women. This is possibly the result of lower levels of higher education among Pakistani immigrant women as compared to Indian immigrant women. The proportion of Pakistani immigrant women in the labor force who have a Bachelor's degree or higher is considerably less than Indian immigrant women. For future research, it would make sense to disaggregate the variable for educational attainment to differentiate between Bachelor's degree, Master's degree and doctoral degree holders. Additionally, the moderating effect of educational attainment on occupational prestige and ethnic origin needs to be explored.

Lastly, future research should also examine the earnings of Pakistani immigrant women as compared to White women as incorporating White women as a reference group has been the focus of most studies in the past. This approach should broaden the insight provided by my thesis.

As with exploratory research, my thesis has not only answered proposed research questions but has also unearthed new questions for future research on Pakistani women within the US labor force.

## **LIMITATIONS**

The study has important limitations. The American Community Survey (ACS) is a cross-sectional survey. Longitudinal data allows us to better understand selection and immigration effects. For instance, following immigrant women over time would allow researchers to learn more about the assimilation process with regard to increasing length of stay in the US. Longitudinal data also allows researchers to tease out the impact of migration conditions and laws on different migration cohorts. This study examined foreign-born Pakistanis without making any distinctions between the 1st generation and the 1.5 generation. This distinction is important because there might be a substantive earnings difference between the two groups. The key difference between the 1st generation and 1.5 generation is that the former received their education in Pakistan whereas the latter were mostly educated in US colleges. Future research should attempt to discern the effect of variables of interest across different time periods and generations.

My thesis does not control for occupational distribution. However, Table 2 indicates that more Indian women immigrants are employed within STEM fields as compared to Pakistani women immigrant. There is a need to examine if the earnings difference (as estimated by my model) disappears if a control for occupation is included in the model.

Religion is a central theme of my thesis. However, it should be noted that an important limitation of the ACS is that it excludes questions pertaining to one's religion. Hence, in this thesis ethnic origin is used as a proxy for religion. Ethnography and interviews should inform future secondary data analyses to provide a greater detail with regard to the role of religion in lives of Pakistani immigrant women.

Lastly, social position is measured by occupational prestige scores. In this regard, there is a lack of consensus among researchers. Researchers have also utilized Duncan Socioeconomic Index and Occupational Education Status among other indexes for measuring social position. It would be insightful to run several regressions substituting these indexes to account for possible differences in the obtained results.

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