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POVERTY AMONG KOREAN AMERICANS

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Introduction

In contrast to the earlier waves of immigration from Europe, most post-1965 immigrants came to the United States from non-European and less developed nations in Latin America, Asia and, more recently, Africa. A large and growing body of research has examined and sought to explain the extent of cultural and socioeconomic assimilation of the newcomers. Because of the relatively small numbers of many national groups, quantitative analyses based on decennial censuses have frequently focused on aggregate level comparisons of "Asian" or "Hispanic" foreign-born and their children with the native born.

Comparisons of aggregate groups have led to a view of Asians as "model minorities" who quickly become middle class Americans. The model minority concept has been widely used to describe their socioeconomic mobility and spatial assimilation (Min, 2004). It emerged in the mid-1960s when the relatively high level of social mobility into the middle class status by Japanese and Chinese Americans was explained by cultural mechanisms stressing hard work, frugality, perseverance, respect for authority, and strong family ties (Suzuki, 1998: 41). The success image of Asian Americans was reinforced by the influx of college-educated immigrants with middle class backgrounds from Korea, the Philippines, Taiwan, Hong Kong, and India after the revision of the US immigration law in 1965. Success stories of Korean immigrants began to appear in the mid-1970s and were interpreted as evidence of successful assimilation (Abelmann and Lie, 1995: 166).

This model minority image has been criticized because it conceals socioeconomic diversity among Asian Americans (Min, 2004).[1] Massey and Eggers (1990: 1186) found

[1] The critical literature on the thesis has been succinctly summarized by Min (2004): Using median family income as an indicator of the economic conditions of Asian Americans is problematic because Asian Americans usually have more workers per family and are residentially concentrated in large cities where living costs are high. Many Asian immigrants are in poverty while working in the secondary labor market or

that levels of class segregation in metropolitan areas were higher among Asians than among blacks and suggests that this class segregation promotes the concentration of urban poverty among Asians as the middle class moves away from the poor. Logan et al. (2002) found that although most ethnic neighborhoods in New York and Los Angeles could be interpreted as immigrant enclaves based on economic constraints, there was evidence of an emergence of suburban ethnic communities among Asians which were based more on ethnic taste and preference than economic constraints. Loo and Mar (1982) argue that the permanence of Chinatown was due to the influx of immigrants that continually replaced existing residents. As the residents who were able left, the community became more homogeneous in terms of class, consisting of the poor, the elderly, and the newly-arrived immigrants. In other words, Asian Americans consist of diverse classes and the focus on success stories conceals the extent of poverty among them.

It is important to distinguish first and later generations of specific Asian groups. As Portes and Zhou (1993) have demonstrated in their research on segmented assimilation, the assimilation outcome of the immigrant second generation depends upon the sector of American society into which a particular immigrant group assimilates. They suggest three different forms of adaptation:

1) the time-honored portrayal of growing acculturation and parallel integration into the white middle-class;
2) permanent poverty and assimilation into the underclass; and
3) rapid economic advancement with deliberate preservation of the immigrant community's values and tight solidarity." (p. 82).

Which route immigrant children take depends upon the resources they can mobilize, including social and human capital made available through networks in the co-ethnic community.

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in the ethnic market. The stereotype of Asian American students as academically excellent also ignores diversity in educational achievements among Asian ethnic groups and within each group. Indeed, several authors suggest that the success image masks real problems among Asian Americans, such as unemployment, poverty, and mental illness among the elderly, and increasing rates of divorce, and juvenile delinquency (Kim and Lewis, 1994; Hurh and Kim, 1998: 87; Tanjasiri et al., 1995).

Examinations of specific national groups often have been limited to qualitative case studies of small communities in single geographic locations. By 2000 the number of immigrants in some specific national origin groups had increased to the point where they could be identified in the U.S. Census. This paper focuses on one Asian immigrant group: Koreans. In 2000 there were 1,228,427 Koreans in the United States. Although they comprised only 0.4% of the total U.S. population, Koreans were the 4th largest group among Asians following Chinese, Filipino, and Asian Indians. They show a distinct geographical distribution with the largest concentrations in California (30.6%), New York (10.3%), and New Jersey (5.6%). Other states with some concentration of Koreans were Washington, Illinois, Texas, Virginia, Maryland, Hawaii, and Pennsylvania. These ten states included about three fourths of all Koreans in the U.S.

In this paper we examine their socioeconomic attainment with particular attention to poverty levels among Korean immigrants and their children. Although they have been the subject of numerous studies that focus on their high propensity for entrepreneurship and their "model minority" characteristics, few studies examine poverty among Korean immigrants and their descendents. At the core of the model minority thesis is a focus on the high concentration of self-employment and small business ownership by Korean immigrants. Korean small business ownership has been extensively studied (Jo, 1999; Kim, 1981; Light, 1980; Light and Bonacich, 1988; Light, et al., 1998; Logan and Alba, 1999; Logan and Stults, 2003; Min, 1996; Park, 1997; Portes and Manning, 1986; Portes and Zhou, 1996; Sanders and Nee, 1996; Waldinger, 1989; Waldinger and Der-Martirosian, 2001; Yu, Phillips and Yang, 1982) to determine whether and how it is linked to economic assimilation and success. Recent studies by Waldinger and Der-Martirosian (2001) and Logan and Stults (2003) conclude that the main characteristics of self-employment among Korean Americans in the Korean ethnic niche are small retail and physically demanding jobs with highly routinized tasks of limited substantive complexity and low earnings. Thus, the prevalence of self-employment among Koreans may not result in higher earnings than others and, in fact, suggests the presence of a significant proportion of low income and poor people.

Lee (1994: 543) noted that poverty researchers have usually ignored the Asian populations and that little is known about poverty among these immigrants. Previous

studies of poverty among immigrants either compare immigrants with the native born population (Kazemipur and Halli, 2001) or with particular ethnic minority groups (Lee, 1994). Immigrants and native-born ethnic minorities face different ways of incorporation into American society due to their socioeconomic, cultural, political, and historical situations (Portes and Rumbout, 1996). The second generation is especially important if we want to understand the long-term process of immigrant assimilation or adaptation into the economy and culture. The second generation has lived all or almost all of their lives in the U.S., were educated in the English language, and their decisions to stay in school, enter the labor market and pursue various careers, etc., have implications for their own future welfare and for the long-term assimilation of the immigrant population. Because immigrant men and women differ in their experiences of adjustment in the U.S. (Powers and Seltzer, 1998; Powers, et al., 1998), we examine how Korean immigrants generally, and men and women of different generations of that population, fare in the U.S. While we are interested in some comparisons with other immigrant and ethnic populations, the main focus in this paper is on poverty levels by gender and generation among Koreans. It is also on working age household heads. Data from the 2000 U.S. Census permits us to do such an analysis. We examine the earnings profile of immigrants and their children who were household heads in 2000 with particular attention to those in poverty.

Hypotheses. Based on this brief summary of a comprehensive review of the literature, we test the following hypotheses:

(1) The rate of poverty will decrease for succeeding generations of Korean immigrants. Although the new theory of assimilation by Alba and Nee, the bumpy line theory of Gans, and the segmented assimilation theory of Portes and Zhou all suggest that generational assimilation does not follow a straight line pattern, considerable empirical research suggests that the straight line pattern may still hold for Asian "model minorities." Thus we hypothesize that the 1.5 generation Korean immigrants will register a lower rate of poverty than the first generation Korean immigrants and that the second generation Korean Americans will, in turn, register a lower rate of poverty than the 1.5 generation Korean immigrants. Korean immigrants who were born in Korea or in countries other than the U.S.

and immigrated to the U.S. at age 18 or younger are referred to here as 1.5 generation immigrants.

(2) There will be gender differences in the rate of poverty among each generation of Korean Americans. Specifically, the poverty rate among male householders will be lower than that among female householders in each generation.

(3) There will be generational differences in the variables explaining poverty. The reasons for this are that there are differences in available forms of capital among generations and that each successive generation is subject to differing macro-conditions than previous generations.

(4) There will be differences in the causal factors explaining poverty by gender for several reasons especially the fact that women are affected more than men by family structures which result in role conflicts.

Analysis and Methods

The analysis is presented in two forms: descriptive and logistic analyses. First, the descriptive analysis presents a socioeconomic profile of Korean Americans. Data from the literature and from the published reports of the 2000 U.S. Census are utilized in addition to our descriptive analysis of the Integrated Public Use Microdata Series (Version 3.0) of the 5% sample of the U.S. Census of 2000 (Ruggles and Sobek, et al., 2003). Second, a logistic analysis is conducted for poverty status of Korean householders 16-64 years old and not in school, based on data drawn from the 5% sample of the U.S. Census of 2000. These are persons who identified only as Koreans, not as Korean and some other group. There are 10,940 such householders 16-64 years old and not in school. Men far outnumber women as indicated by sex ratio of 257. The first generation immigrants total 8,040 persons with a sex ratio of 288. There are 2,272 Korean immigrants in the 1.5 generation and their sex ratio is 207. There are 628 second generation Koreans with a sex ratio of 150.

1. Descriptive Analysis: Socioeconomic Profile of Korean Americans

The socioeconomic profile of Koreans is relatively lower when their educational attainment, median family income, and poverty levels are compared with those of other

Asian minorities and non-Hispanic whites. The median income of Korean families in 1999 was below that of the total population and lower than many Asian minority groups. Among the seven Asian minority groups in Table 1 the median family income of Koreans was the second lowest, the lowest being Vietnamese. In three large cities of New York, Los Angeles, and Chicago the picture is similar. In fact, in Los Angeles, where about one third of all Koreans were concentrated, the median family income of Koreans families was about one half of that for non-Hispanic Whites and the lowest among the seven Asian minority groups.

In 2000 Koreans were better educated than non-Hispanic whites but they were less well educated than several other Asian minority groups. For example, among Asians aged 25 years old and over who identified themselves as single Asian origin rather than multiple origins, the proportion of those with bachelor's degrees or higher educational attainment was 43.8 percent and the proportion of those with some college or higher education was 64.7 percent for Koreans. The corresponding figures were 27.0 percent and 55.5 percent for non-Hispanic whites, 67.1 percent and 82.9 percent for Taiwanese, 63.9 percent and 76.4 percent for Asian Indians and 43.8 percent and 72.4 percent for Filipinos. On a national level, the proportion of those with bachelor's degree or higher education was slightly higher among Koreans than among Japanese, the proportion of those with some college of higher education was higher among Japanese than among Koreans. In New York, Taiwanese, Japanese, Filipino, and Thai were better educated than Koreans. In Los Angeles, Asian Indians, Taiwanese, and Filipinos were much better educated than Koreans. In Chicago, Asian Indians, Taiwanese, Japanese, Filipino, and Thai were better educated than Koreans.

(Table 1 here)

Poverty rates among Korean Americans have been relatively high during the last several decades. In 1970 the area with zip codes where Korean firms were concentrated in Los Angeles recorded a poverty rate of 10.1% as compared to 7.9% of total Los Angeles county (Bonacich and Jung, 1982: 90). Poverty rates among Korean Americans were 13.1% in 1980 and 14.7% in 1990. The rate was almost twice the rate for Whites (7.0%) in 1980 and more than twice the rate for Whites (7.0%) in 1990 (Kim, 2000: 46). The proportion below poverty line in 1999 of Koreans Americans who identified only as

Koreans was 14.8% as compared to 12.4% for the U.S. total population, 8.1% for non-Hispanic whites, 12.6% for total Asians-alone, 9.8% for Asian Indians, 9.7% for Japanese, 6.3% for Filipinos (U.S. Census Bureau, 2004a; Bishaw and Iceland, 2003, Table 6)[2]. Our analysis of the 5% sample of the 2000 U.S. Census shows that the poverty rate of household heads, 16-64 years old and not in school was 11.9% for Koreans compared to 7.3% for Asian Indians, 9.3% for Chinese (except Taiwanese), 9.4% for Taiwanese, 5.9% for Japanese, 5.4% for Filipinos, 10.3% for Thai[3]. Only the Vietnamese showed a higher poverty rate (14.1%) than Koreans among the eight Asian ethnic groups.

It has been suggested that the combination of Koreans' high concentration in retail trade and the possible underreporting of income by retail traders for tax purposes might explain the high rate of poverty. We looked at the poverty rates of householders, 16-64 years old and not in school who were in the retail trade industry: the poverty rate for Koreans was 9.6% as compared to 11.0% for Asian Indians, 10.5% for Chinese (except Taiwanese), 15.1% for Taiwanese, 5.1% for Japanese, 7.9% for Filipinos, and 12.8% for Vietnamese, 14.4% for Thai. As the poverty rate among Koreans in retail trade was relatively lower than the poverty rates of some other Asian counterparts underreporting of income among Korean retail traders was probably not the major explanation for poverty.

In 2000, the poverty rates among Korean Americans varied by generation (Table 2). The poverty rate for all householders 16-64 years old who were not in school was 11.9%. First generation immigrants showed the highest poverty rate at 13.1%. The poverty rate of the second generation (10.0%) was higher than that for the 1.5 generation (8.2%). The poverty rate of 1.5 generation is the lowest of the three generations for both men and women. The fact that the poverty level for the 2nd generation is lower than that for their parents' generation is in accordance with conventional assimilation theory. However, the fact that the 2nd generation includes proportionately more householders in poverty than the 1.5 generation does not support the hypothesis that the rate of poverty will decrease for succeeding generations of Korean immigrants. Education does not appear to be the main cause of the differences as the proportion of those with college + education is similar for the two generations (Table 2) and that the proportion of those with post college level of

[2] Poverty estimates in the report compare family income in 1999 with the corresponding poverty thresholds in 1999 (Bishaw and Iceland, 2003: 2).
[3] Ethnic origin identified as a single category.

education, not shown in the table, is much higher for the second generation (28.2%) than the 1.5 generation (21.4%). Contrary to what is expected of a model minority, looking only at descriptive statistics Korean immigrants seem to be hitting a bump at the 2nd generation. A study conducted in Canada also reports that "second generation immigrants, who were expected to outperform their parents, had higher poverty rates." (Kazemipur and Halli, 2001: 1129).

(Table 2 here)

The difference in poverty rates by gender was much greater than that by generation. While the poverty rates for male householders were below 10% for all three generations, the poverty rate for first generation female householders was 23.4% compared to 13.1% for the 1.5 generation and 15.5% for the 2nd generation. Given general trends in gender differences in the U.S., it was expected that families with female householders would experience higher levels of poverty than families with male householders (Danziger and Haveman, 2001: 58), and Korean Americans are no exception. The descriptive data suggest our hypothesis of gender difference in poverty rates for each generation is supported. The large difference in the poverty rates between men and women in the second generation is noteworthy because the proportion of those with college+ education is a bit higher among female householders than among male householders.

In 2000 Korean Americans surpassed other ethnic minorities in the proportion of self-employed workers. The percentage of self-employed workers in own, non-incorporated business was 6.6% for the total population compared to 14.1% for Korean Americans. The proportion of unpaid family workers was 0.3% for the total population and 1.4% for Korean Americans (U.S. Census Bureau, 2004b). Our analysis of the data on Korean householders, 16-64 years old who are not in school, shows that the proportion of those self-employed is 33.2% for men, and 15.0% for women. Looking at each generation of Korean Americans, the proportion of self-employment decreases materially for the succeeding generations: 33.8% for the first generation, 16.3% for the 1.5 generation, and 9.1% for the second generation. In each generation the proportion of self-employment is much higher among men than among women. The low level of self-employment among the second generation suggests that, with English as a native tongue and with an American-

education, a large proportion of the second generation is flowing into the mainstream labor market rather than into the ethnic market.

2. Logistic Regression Analysis

We use logistic regression models to test the degree to which the same causal variables affect the likelihood of being in poverty among Korean immigrants by gender and by generation. The models examine the relative importance of variables drawn from the literature in terms of their impact on being impoverished among men and women in the different immigrant categories: immigrants, the 1.5 and second generations.

Variables

Although poverty can be defined in many ways (Rein, 1970: 46) this paper defines poverty in terms of subsistence and conceives poverty as lack of the income needed to acquire the minimum necessities of life. Our dependent variable is poverty status. This is a modified version of 'POV2000' of IPUMS variable which expresses "the family's total income for the previous year as a percentage of the poverty threshold in 2000." The variable is modified into a dichotomous one. The variables included in the analyses are described in Table 3.

The human capital variables include gender, age, educational attainment, and migration status. The migration status variable distinguishes three groups of people: internal non-migrants, internal migrants and immigrants. Structural variables include class of worker, work status, residential location in a central city[4], and industry. Variables indicating assimilation include facility with English for the first generation and age at the time of

[4] Central city location is coded in the following way. In IPUMS variables PUMATY00 (PUMA type, 2000) offers an information whether an individual was living in inside central city or outside central city in a related MSA(metropolitan statistical area), CMSA (consolidated metropolitan statistical area), and PMSA (primary metropolitan statistical area). Codes 11, 21, 31, 41, and 51 refer to 'inside central city' and codes 12, 22, 32, 42, and 52 refer to 'outside central city.' PUMA(Public Use Microdata Area) is the smallest geographical division available (with a minimum population 100,000) for the 5% sample of 2000 census data. However there are PUMAs whose boundaries include both inside and outside central cities and they are coded 13, 14, 23, 24, 33, 34, 43, 44, 53, 54, 70, and 80. Individual PUMAs thus coded were scrutinized to find out what proportion of the population was living in central cities. If the proportion of the population in a PUMA living in central cities was 90% or higher, then the individuals living in the PUMA was regarded as living in central cities. If the proportion of the population in a PUMA living in central cities was less than 90% the individuals living in the PUMA was regarded as living outside central cities.

immigration for the first and 1.5 generation immigrants**.** High levels of fluency in English were reported by the 1.5 and 2nd generation. Indicators of family structure included in this analysis are marital status, number of children under age 18, and number of adults in the family, and whether both the husband and wife are in the labor force or not. In all of the categorical variables, the category which is coded "0" is the reference category. In the discussion below the effects of variables other than the one being discussed are being controlled.

(Table 3 here)

Findings[5]

All Koreans: Table 4 shows marked differences in the effects of predictor variables on the odds of being in poverty by gender of family head. For all persons combined, the analysis shows that all predictor variables with the exception of gender, age, and class of worker have statistically significant effects on the poverty status. Looking at men and women separately, however, predictor variables have different effects on the poverty status of householders. First, we examine the human capital factors. With increasing age, the odds of being in poverty decreases significantly for male householders but not for female householders. The effect of educational attainment is statistically significant for both men and women but the scope of the effect is larger for women than for men. For example, the odds of being in poverty for men with high school or less education are 1.9 times that of men with master's degrees or higher. For women with high school or less education, however, the odds of being in poverty are 2.2 times that of women with master's degrees or higher.

The effect of migration status on the odds of being in poverty is statistically significant at .001 level for male householders but the statistical significance is at much lower level for female householders. The odds of being in poverty among male householders who resided in the U.S. in 1995 are much lower than the odds among those who lived in Korea or other countries in 1995. In other words recent immigrants (since 1995) have much

[5] We conducted logistic analysis with interactions of variables included. However, due to the complex nature of interpretation of variables involved in the interaction and because the general pattern of logistic coefficients of variables are similar to those without interaction terms we are presenting the results of our analysis without interactions terms.

higher odds of being in poverty than those who have been in the U.S. more than 5 years. Among female householders the differences in the odds of being in poverty between the recent immigrants and others are not as great. Only non-migrant women who lived in the same state both in 1995 and in 2000 show a lower coefficient which is statistically significant at .1 level.

Among the structural variables, self-employment status does not have a significant effect on the odds of being in poverty for either men or women, but the direction of the effect is opposite for men and women. That is, self-employment as compared to working for wages and salary tends to increase slightly the odds of being in poverty for men but it tends to decrease slightly the odds of being in poverty for women. Work status (working part-time/not in labor force vs. working full-time) has a greater effect on poverty status than the other variables for all persons. Compared to full-time workers those who are not in the labor force or working only part-time have 10 to 11 times higher odds of being in poverty and these odds are statistically significant at .001 level. Residing in a central city has a negative effects on the poverty status for both men and women but the effect is statistically significant only for men. Among male householders the central city residents show 1.6 times higher odds of being in poverty than those who resided elsewhere. Industry is another variable whose effect on poverty differs by gender of householder. For male householders industry does not have a statistically significant effect on poverty but for female householders it does. In general, female householders who work in industries other than retail trade experienced much less poverty than those in the retail trade. Looking at the assimilation variable, facility in English has a statistically significant effect on the poverty status of men but not of women. Men with lack of English facility show the odds of being in poverty 1.3 times higher than that for men who speak English well. It seems that language skill is more important for job performance for men than for women, which also reflects differences in the kinds of jobs immigrant men and women tend to hold.

In terms of variables related to the family, all variables have significant effects on poverty status but, again, the effects are different by gender of householder. Living with a spouse decreases statistically significantly the odds of being in poverty for female householders by over 70%, whereas it tends to increase, although not statistically significantly, the odds of being in poverty for male householders. As one might expect, an

additional number of children under age 18 increases significantly the odds of being in poverty for both men and women by over 30%. One the other hand, the number of adults in the family statistically significantly decreases the odds of being in poverty for both men and women by about 20%. This reflects the fact that adults in the family other than the head are probably contributing to the family income. Whether or not both husband and wife are in the labor force has significant effects on the odds of being in poverty. Having both husband and wife in the labor force decreases the odds of being in poverty by about two thirds for male headed families and by about one half for female headed families compared to other types of families including families with only one spouse in the labor force and families without a spouse, but the effect is statistically significant only for male headed families. Female headship of the family with a husband present is a very unusual headship practice among Koreans whose culture is strongly patriarchal. The conditions under which the wife assumes headship of the family while her husband is present need to be explored.

(Table 4 here)

First Generation Korean Immigrants: The analysis of poverty status of the first generation Korean immigrants is shown in Table 5 with two models for each gender. Model 1 includes the same predictor variables as the previous table whereas in model 2 an additional predictor variable is included in the analysis, namely 'age at immigration' which is considered important in the assimilation process to the host culture (Kazemipur and Halli, 2001).

Among male householders, Model 1 shows that attaining lower education (high school or less) significantly increases the odds of being in poverty relative to attaining master's degree or higher education. Among the structural factors work status and residential location in a central city affect poverty status significantly. Compared to full-time work, not working or working part-time increases the odds of being in poverty by almost 10 times. Central city residents have 1.6 times higher odds of being in poverty than those living outside central city. Industrial categories do not have statistically significant effects on poverty status except for one category (art, accommodation, food, and other services)

which tends to increase 1.4 times the odds of being poor as compared to retail trade. All other industrial categories show lower odds of being poor than retail trade. In other words, male householders who work in art, accommodation, food and other services and retail trade were worse off economically than those in other industries. Self-employment tends to increase the odds of being poor as compared to employment for wages and salary but the effect is not statistically significant. Poor facility with English increases the odds of being in poverty significantly. Looking at family status variables, marital status is not an important predictor for poverty status for male householders. Three other variables related to family have statistically significant effects on the odds of being in poverty. An additional number of children under age 18 significantly increases the odds of being poor by about 40%. On the other hand an additional number of adults in the family and both husband and wife being in the labor force substantially lower the odds of being in poverty.

As mentioned above, Model 2 includes age at immigration as a predictor variable on poverty status. One-year increase in age at immigration increases the odds of being in poverty slightly and this is statistically significant at .001 level. The introduction of this variable significantly changes the effects of age, education, and facility with English on poverty status. With the addition of age at immigration as a predictor, increases of one year in current age lowers the odds of being poor. The effect of college education on poverty status becomes statistically significant: compared to those with master's degree or higher education, college educated male householders show 1.3 times higher odds of being in poverty. On the other hand, the significance of the effect of English facility on poverty status disappears, which may be due to the fact that the younger the age at immigration, the better the English proficiency. The effects of other variables in Model 2 remains more or less similar as those in Model 1.

Among female householders, the effects of predictor variables on poverty status are, again, different from those for male householders. Age and education have no significant effects on poverty status even when age at immigration is introduced in the model. The odds of being in poverty among female householders who lived in the same state both in 1995 and 2000 are lower than the odds for those who immigrated after 1995 but the statistical significance of the difference disappears when age at immigration is also controlled. Among the structural variables, self-employment does not have much effect on

the odds of being in poverty for female householders. The odds of being in poverty for female householders who are not working or working part-time are more than 10 times the odds for full-time working female heads. Addition of age at immigration as a predictor slightly increases the effect of full-time work on the odds of being in poverty. As in the case for male householders work status is the most important variable affecting the odds of poverty status. Living in a central city is associated with 1.3 times higher odds of being in poverty as the odds for those living outside central city but the statistical significance of the effect disappears with the addition of age at immigration as a predictor. The effects of industrial categories remain basically the same even after adding age at immigration in the model. In general, compared to those in retail trade those in other industries show much lower odds of being in poverty. The lower odds of being in poverty for female householders working in several industrial sectors such as wholesale trade, finance, insurance, real estate and rental services, professional, scientific, educational, health, and social services, and public administration are statistically significant. Facility with English is not an important factor but age at immigration is: an increase of one year in age at immigration slightly increases the odds of being in poverty and this is statistically significant at .1 level. Considering the low odds of being in poverty for female householders who work in several service industries compared to those working in retail trade, it might appear odd that English proficiency does not have significant effect on the odds of being in poverty for the first generation female householders. This may be explained by the fact that the female householders working in these service industries may be serving co-ethnic customers in ethnic communities where Korean language is used for business.

All family structure variables show statistically significant effects on the odds of being in poverty among female householders and the effects are similar whether age at immigration is added or not. But there are substantial differences by gender in the effects of marital status, number of children under age 18, and couple in the labor force. Having a spouse in the house considerably lowers the odds of being in poverty for female householders whereas having a wife in the house does not have such effect for male householders. The negative effect of an additional child under age 18 on the odds of being in poverty is somewhat stronger for female householders than for male householders.

Having an additional child under age 18 increases the odds of being in poverty by 55% for female householders and by 37% for male householders. An additional adult in the family reduces the odds of being poor by about 27% for both male and female householders. When both spouses are in the labor force the odds of being in poverty are reduced by about 80% for female householders and this reduction is greater in magnitude than the reduction experienced by male householders with a wife in the labor force.

(Table 5 about here)

The 1.5 Generation Korean Immigrants: Among the 1.5 generation Korean Americans differences in the effects of the predictor variables on poverty status by gender are not as great as for the first generation. Of human capital variables shown in Table 6 age and education have statistically significant effects on the odds of being in poverty whereas migration status does not have a statistically significant effect. For both male and female householders increasing age tends to decrease slightly the odds of being in poverty. Looking at education, the odds of being in poverty for male householders with high school or less education is 2.7 times higher than the odds for those with master's degree or higher; the difference between the two educational categories is of a similar magnitude for female householders. However, the effect of college education on the odds of being in poverty differs for men and women. Male householders with college education show 2.4 times higher odds of being in poverty than those with master's degree or higher education and this is statistically significant at .1 level. In contrast, the coefficient for college educated female householders is not as large and not statistically significant. Looking at migration status, male householders who lived in the same state both in 1995 and in 2000 show 1.2 times higher odds of being in poverty compared to the odds for those who migrated from a different state or immigrated between 1995 and 2000. Among female householders, those who lived in the same state both in 1995 and in 2000 show much lower odds of being in poverty than the odds for those who migrated or immigrated between 1995 and 2000. In other words, migration or immigration in the period of 1995-2000 reduce the odds of being in poverty for men whereas it increases the odds for women. Although these effects are not statistically significant, the opposite direction of the effects by gender needs an

explanation. The reduction effect of migration or immigration on the odds of being in poverty for men is in line with the theory of migration selectivity. Those who are more qualified, ambitious or strongly motivated for success in life are more likely to migrate than those who are not equally ambitious or motivated. Thus it is expected that migrants or immigrants show lower odds of being in poverty than non-migrants or non-immigrants other things being equal. However, migration selectivity does not apply to wives who follow their migrant husbands. Furthermore, as many wives are generally not expecting to lead lives independent of their husbands after migration, they may not be as well prepared as their husbands for life after migration. Also, women who become heads of the family due to marriage breakup after migration may fall into poverty.

With regard to structural variables, work status shows the strongest negative effect on the odds of being in poverty and the effect is much stronger for male householders than for female householders. Male householders who are not working or working part-time show odds of being in poverty 28 times higher than the odds for full-time workers. The corresponding figure for female householders is 10 times. Living in a central city has a statistically significant effect of increasing the odds of being in poverty for men but the effect for women is in the opposite direction though not statistically significant. Living in a central city may have different benefits for male and female householders. For male householders it may be a consequence rather than the cause of poverty. That is, they might move out of the central city when they can afford to do so. For female householders who must take care of children and household chores and at the same time earn a living, central cities which tend to have ethnic neighborhoods may be a convenient location for performing these diverse functions. Therefore, they may be better off than their counterparts outside central cities who do not have ethnic neighborhoods, other things being equal.

Self-employment tends to increase the odds of being in poverty as compared to employment for wages and salary for both men and women but the effects are not statistically significant. Industrial categories do not have statistically significant effects on the odds of being in poverty for men or women. However, the mix of industries that have a negative effect on the status of poverty differ by gender of the householders. Among men, those who are engaged in agriculture, mining, and construction, wholesale trade, and

transportation, warehouses, and utilities industries were worse off than retail traders. Among women those who are engaged in agricultural, mining, and construction, manufacturing, and art, accommodation, food, and other service industries are worse off than retail traders. Age at immigration does not have a significant effect on the odds of being in poverty for either men or women.

Among variables representing family structure, marital status and couple in the labor force have quite differential effects on the odds of being in poverty for male and female householders. Among male householders living with a spouse, the odds of being in poverty are 2.2 times higher than for those in other marital status. On the other hand, labor force participation of both husband and wife decreases statistically significantly the odds of being in poverty for male householders. Having a wife may be an economic burden but having a wife who earns income relieves that burden tremendously. Among female householders, on the other hand, living with a spouse dramatically decreases the odds of being in poverty as compared to those in other marital status; however, labor force participation of both husband and wife does not have a significant effect on poverty status. The seeming contradictions shown in these coefficients indicates that husbands of female householders may not earn much money when they are in the labor force. An additional child under age 18 increases the odds of being in poverty for both men and women although the effect is statistically more significant for female householders.

An additional adult in the family does not have a significant effect on the odds of being in poverty for male householders but it decreases the odds substantially for female householders although the coefficient is not statistically significant. This difference may stem from differential reasons of the other adult's presence in the two types of families. When a family is headed by a woman, another adult in the family may have come to help out by taking care of children and housework or by earning money. On the other hand, in a household headed by a man the reason for other adult's presence in the family is not to help out financially but to live with them by right of being a blood relative. In other words, in male headed families, relatives who live in the same residence tend to take it for granted that the financial responsibility for the family lies with the male head and the relative may be receiving assistance.

(Table 6 here)

The Second Generation Koreans: For the analysis of second generation Korean Americans four predictor variables are excluded: class of worker, industry, number of adults in family, and couple in labor force. Class of worker is eliminated from the model because there are too few cases for self-employment category. Industrial categories are excluded because the initial analysis shows a lack of statistical significance in explaining the odds of being in poverty and because the small number of cases (377 male householders and 251 female householders) causes problems with cell frequencies in the analysis. Two variables representing family structure (number of adults in the family and couple in labor force) are excluded due to their high correlation with marital status variable. The correlation between marital status and number of adults in family is -.675 for male householders and -.621 for female householders. The correlation between marital status and couple in labor force is -.621 for male householders and -.758 for female householders. Table 6 shows the results of logistic regression of poverty status of second generation Koreans Americans.

Among human capital variables, age does not have much effect on poverty status for either men or women. On the other hand, education is important in reducing poverty for both men and women, but there are substantial differences in the effect of education on the odds of being in poverty by gender. For male householders there is a huge difference in the odds of being in poverty between those with high school or less education and those with master's degree or higher education, the odds for the former being 6.7 times the odds for the latter. The difference in the odds between those with college education and those with master's degree or higher education is, however, not only statistically not significant but also the odds for the college educated are somewhat lower than the odds for those with higher education. On the other hand, among female householders, the odds of being in poverty among those with high school or less education is 9.1 times higher than the odds for those with master's degrees or higher education. Even among the college graduate the odds are 4.4 times higher than the odds for those with master's degree or higher education. These differences are statistically significant. In other words, higher education is much

more important in reducing the odds of being in poverty for female householders than for male householders.

Migration status does not have a statistically significant effect on the odds of being in poverty for either men or women although, for both, non-migrants show higher odds of being in poverty than migrants. This is different from the case of the 1.5 generation Koreans, among whom female householders who are non-migrants show lower odds of being in poverty than migrants. This generational difference will be discussed in the next section where we discuss overall generational differences in the effects of predictor variables on poverty.

The most important predictor of poverty status is work status for both men and women. The magnitude of the effect is much greater for male householders than for female householders. Among male householders, those not working or working part-time show 42 times higher odds of being in poverty than those working full-time. Among female householders the corresponding figure is 16 times higher odds.

Residential location in a central city does not have statistically significant effects on poverty status for either male or female householders. But the effect is in opposite direction by gender: increasing the odds of being in poverty for men and decreasing the odds for women. Explanation for this difference may be similar to the case of 1.5 generation.

Looking at family structure variables, living with a husband is, again, statistically significant in reducing the odds of being in poverty for female householders. For male householder the effect is smaller and not statistically significant. An additional number of children increases the odds of being in poverty for male and female householders but the magnitude of the effect is greater for male householders. However, these effects are not statistically significant for either men or women.

Comparisons among Generations: There are important differences in the way the predictor variables affect the poverty status of each generation of Koreans. First, looking at human capital variables, the effect of age is statistically significant for the 1.5 generation of both men and women but it does not have statistically significant effects for first generation women or for 2nd generation men and women. On the other hand, education

plays a progressively more important role in reducing poverty for succeeding generations. For example, the differences in the odds of being in poverty among those of three educational categories widen from the first generation to the 1.5 generation and to the 2nd generation. For women of the first generation, education does not have statistically significant effects but for women of the 2nd generation, it is more important than it is for men in reducing the odds of being in poverty.

Migration status is an important predictor of poverty for each gender only among the first generation, and even in this generation the effect of migration status becomes statistically insignificant for women when age at immigration is introduced in the model. Among the three categories of migration status, it is immigration rather than internal migration that is important in explaining the poverty status of first generation Korean immigrants. Among both men and women householders in the first generation, recent immigrants were worse off economically than non-migrants or internal migrants. This finding is congruent with general expectation of conventional assimilation theory that immigrants who have not been in the U.S. very long are poor. On the other hand, our finding seems to contradict the description of Asian immigrants who come to the U.S. with readily usable resources such as human and financial capital. Also noteworthy is that the effect of migration on the poverty status of female householders differs for the 1.5 generation to the 2nd generation. Among the 1.5 generation Koreans, migrants show higher odds of being in poverty than non-migrants, whereas among the 2nd generation Koreans, non-migrants show higher odds than migrants. In other words, the 1.5 generation migrant women seem to negate the theory of migration selectivity while the 2nd generation migrant women confirm it. An explanation for this may be differences in the cultural backgrounds of women of the two generations. Korean immigrant women of 1.5 generation have lived in Korea during some or all their childhood years and may have internalized traditional sex-roles which leave them unprepared to head households after a marriage breakup. Korean American women of the second generation who were born and grew up in the U.S., on the other hand, have internalized the American culture of gender equality and be more prepared to lead an independent life on an equal footing with men. Thus, migration selectivity applies to the second generation Korean American women as well as to the second generation Korean American men.

Secondly, let us turn to structural variables. In spite of all the discussions on the model minority and hard working, self-employed Korean immigrants, self-employment increases the odds of being in poverty. Although the effect is not statistically significant, the disadvantage of self-employment as compared to working for wages or salaries is greater among the 1.5 generation men than among the first generation men. Looking at work status, which is by far the most important predictor variable for all generations, its effect becomes greater as the generation progressed. This result may be explained by the fact that the first generation immigrant families have more adult members who can contribute to family income than families of subsequent generations[6] in which the householders may be the sole financial providers and therefore their work status becomes more important in staying out of poverty. Other generational differences are found in the effect of residing in a central city. Compared to living outside central city, living in a central city increases statistically significantly the odds of being in poverty for men of the first generation. The effects are still in the same direction, and of similar magnitude, for men of later generations but the effect is no longer statistically significant for the second generation men. A greater difference among generation is found among women. Living in a central city increased statistically significantly the odds of being in poverty for the first generation women. But it decreases the odds for women of later generations and the effect becomes statistically insignificant. We have offered an explanation for the positive effect of living in a central city on reducing poverty for 1.5 and 2nd generation women. Why the effect is in the opposite direction for the first generation women requires a further exploration.

Industry plays a very limited role in explaining the poverty status of Korean Americans. For male householders of the first generation, only one industrial category (art, accommodation, food, and other services) has odds of being in poverty which are statistically significantly higher than the odds for retail trade. All other industrial categories, except for public administration, show lower odds of being in poverty than retail trade. On the other hand, female householders of the first generation working in all industries other than retail trade are much better off than retail traders and for some industries the differences are statistically significant. In the 1.5 generation, the odds of

[6] In fact, the mean number of adult members in the family is 2.3 for the first generation householders, 1.8 for the 1.5 generation householders, and 1.5 for the second generation householders in the sample.

being in poverty of retail traders relative to those in other industries is lower than the relative standing of their counterparts of the first generation.

Thirdly, let us look at variables indicating assimilation and family structure. Of the two assimilation variables age at immigration has more explanatory power than facility in English for the first generation. But age at immigration does not have statistically significant effects on the poverty status of the 1.5 generation immigrants. Looking at family variables, generational variations are also noticeable. In general family structure is more important in explaining poverty in the first generation than in the later generations. As mentioned above the number of adult members in the family is larger in households of the first generation than in households of later generations; the number of children under age 18 is also largest in the households of the first generation[7]. Thus, it is reasonable that these family situations have more impact on the poverty status of the families of the first generation than that of the later generations. With regard to marital status the 1.5 generation male householders stand out in that living with a spouse drastically increases the odds of being in poverty and this is statistically significant. On the other hand, for male householders in other generations the presence of a spouse tends to decrease the odds of being in poverty although the effects are not statistically significant. For female householders the poverty reducing effect of living with a spouse is greater among the second generation than among other generations. The labor force participation of both husband and wife helps to reduce the poverty status for the first and 1.5 generation households, the magnitude of the effect differs by gender and by generation. Among the first generation, the effect is stronger for female householders than for male householders whereas among the 1.5 generation the effect is major and statistically significant for male householders but not statistically significant for female householders.

Discussion and Conclusions

Korean immigrants and their offspring have been hailed as a model minority since the mid-1970s. Exceptionally high proportions of entrepreneurs and the self-employed among Korean Americans have contributed to this perception. Our descriptive analysis of the

[7] The mean number of children under 18 is .81 for the first generation householders, .77 for the 1.5 generation householders, and .40 for the second generation householders in the sample.

socioeconomic status of Korean Americans, however, reveals that the model minority thesis is not entirely applicable to the reality of Korean Americans. In 2000, the poverty rate of Korean Americans was higher than that for native-born Whites and for many Asian minorities. The median family income and educational attainment in 2000 was far below that for many Asian minorities.

The first hypothesis that the rate of poverty will decrease for the succeeding generations of Korean immigrants is only partially supported. While the second generation registered a lower rate of poverty than the first generation, it registered a higher rate of poverty than the 1.5 generation in 2000. Thus, the comparison between the first and second generations supports the assimilationist perspective. The comparison between the 1.5- and the second generations, however, may suggest that the generational assimilation line is bumpy rather than straight and also suggest that the strong motivation for economic success among Korean immigrants has not been transmitted to the second generation. This interpretation is in agreement with the "hypothesis that increases in U.S. specific human capital over generations are offset by decreases in motivation" (Carliner, 1980: 87). Considering Chiswick's finding that, "other things the same, the native-born sons of immigrants (particularly men with a foreign-born father) have higher earnings than the native-born sons of native-born parents" (Chiswick, 1978: 920) it seems that a further bumpy line is ahead for Korean Americans.

The second hypothesis that there will be a difference by gender in the rate of poverty among each generation of Korean Americans with the rates of poverty among men being lower than the rates for women in each generation is supported. This result is one more addition to the universal pattern of economic hardship related to female headed households and also to the differential adjustment patterns by gender found among immigrants described in the literature.

The logistic regression analyses of poverty status of Korean American householders 16-64 years old and not in school also support the hypothesis that there will be generational differences in the causal factors explaining poverty. Two of the most striking differences are that the effects of education and work status become, in general, greater in succeeding generations. The increasing importance of education seems to reflect the fact that more individuals in the 1.5 and 2nd generations are entering the mainstream labor

market where formal credentials are important qualifications. On the other hand, the increasing importance of work status may reflect the fact that the size of the family becomes smaller in later generations and the family finance is more dependent on the earnings of the family heads.

Our final hypothesis that there will be differences in the causal factors explaining poverty by gender is also supported. The predictor variables affect the poverty rate for male householders differently than for female householders. In general, family variables are more important in accounting for the poverty of female householders than of the male householders, and human capital variables and two structural variables (work status and residential location in a central city) are more important in accounting for poverty of male householders than of female householders. The significant role that a cohabitating spouse plays in the alleviation of poverty adds to the existing research demonstrating that the adjustment experiences in the United States are different for immigrant men and immigrant women.

In view of the tremendous attention paid to self-employment phenomenon among Korean Americans it is also interesting to note that the effect of self-employment is not statistically significant for both the first and 1.5 generation Korean American householders of each gender, that it has negative effects (i.e., it increases the odds of being in poverty) for male householders for both generations, and that its effect is larger for the 1.5 generation than for the first generation. For female householders, it has almost no effect for the first generation and negative effect for the 1.5 generation. This result is congruent with the findings of other studies conducted with 1990 census data that show the unfavorable working conditions of self-employment among Korean Americans. The large decrease in the proportion of the self-employed among the succeeding generations of Korean Americans may be viewed in this light.

The next step in this research involves a more detailed examination of standardized regression coefficients/odds ratios.

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Table 1: Median Family Income ($) in 1999 and Educational Attainment in 2000

Population	U.S. Total	New York City	Los Angeles	Chicago
Median Family Income ($) in 1999				
Total Population	50,046	41,887	39,942	42,724
"Alone" Category				
Non Hispanic White	54,698	63,085	70,627	62,680
Non Hispanic Black	32,332	36,131	32,509	32,846
Asian Indian	70,708	47,082	53,945	49,500
Chinese (except Taiwanese)	59,497	37,677	42,022	43,446
Taiwanese	70,276	63,068	48,750	75,342
Japanese	70,849	66,021	60,282	60,488
Korean	47,624	38,988	35,173	32,543
Filipino	65,189	79,116	56,737	63,736
Vietnamese	47,103	36,324	39,000	36,496
Thai	49,635	57,760	40,670	57,500
Educational Attainment for population 25 + years old: % with bachelors degree or higher (A) and % with some college or higher (B)				
	A B	A B	A B	A B
Total Population	24.4 51.7	27.4 47.8	25.5 49.2	25.5 48.8
"Alone" Category				
Non Hispanic White	27.0 55.5	41.9 60.9	42.6 72.8	42.3 63.3
Non Hispanic Black	14.3 42.6	16.1 42.7	17.2 52.4	13.5 44.5
Asian Indian	63.9 76.4	38.9 53.5	59.1 75.5	58.5 71.1
Chinese (except Taiwanese)	47.1 62.9	26.7 39.0	39.1 54.6	38.9 50.5
Taiwanese	67.1 82.9	63.2 74.8	71.2 86.8	83.3 90.3
Japanese	41.9 69.0	61.6 82.9	36.6 66.7	47.5 70.8
Korean	43.8 64.7	42.1 60.4	39.6 62.1	46.3 61.4
Filipino	43.8 72.4	65.2 84.5	50.6 79.0	60.0 84.5
Vietnamese	19.4 42.8	25.5 40.1	25.5 47.8	19.7 44.3
Thai	38.6 61.7	42.9 65.9	31.9 55.8	54.5 78.0

Source: U.S. Census Bureau., www.census.gov. Census 2000 Summary File 4 (SF4), Table DP-3: Profiles of Select Economic Characteristics: 2000; Table DP-2: Profiles of Selected Social Characteristics: 2000.

Table 2: The Poverty Rate of Korean Householders 16-64 Years Old, Not in School, 2000*

	Poverty Rates (%)**			College + Education (%)**		
	All Persons	Males	Females	All Persons	Males	Females
All generations	11.9	8.7	20.2	72.2	76.0	62.3
First Gen.	13.1	9.5	23.4	67.4	72.5	52.2
1.5 Gen.	8.2	5.9	13.1	85.5	87.1	82.1
Second Gen.	10.0	6.4	15.5	85.7	84.8	86.9

* Based on 'POV2000' in IPUMS variables. The variable was created by the family income's percentage of the appropriate official poverty threshold in 2000. The poverty rate refers to the proportion of the population below poverty level.

**Pearson Chi-square: Significant at .000.

Source: 5% sample of the US Census 2000. Ruggles, Steven and Matthew Sobek et al. Integrated Public Use Microdata Series: Version 3.0. Minneapolis: Historical Census Projects, University of Minnesota, 2003.

Table 3: Variables, Codes and Descriptions

Variables	Codes and Descriptions
Poverty status	1-being in poverty/ 0-not in poverty
Sex	1-male/ 0-female
Age	Interval scale (single years)
Education	1-high school or less/ 2-college/ 0-master's degree or higher
Migration status	1-resided in the same state in 1995 and 2000/ 2-resided in different states in 1995 and 2000 (for the analysis of 1.5 and 2nd generation, this category is recoded as 0) 0-resided in Korea or in other foreign countries in 1995
Class of worker	1-self-employed/ 0-working for wages or salaries
Work status	1-not working or working part-time 0-full-time working
Central city location	1-resided in a central city in 2000 0-resided in other areas in 2000
Industry	1-agriculture, mining, and construction 2-manufacturing 3-wholesale trade 4-transportation, warehousing, and utilities 5-information and communications 6-finance, insurance, real estate, rental and leasing 7-professional, scientific, management, administrative, and waste management services and educational services 8-arts, entertainment, recreation, accommodation, food and other services 9-public administration 0-retail services
Facility in English	1-not speaking English or speaking English but not well 0-speaking English well or speaking only English
Age at the time of Immigration	Interval scale (single years)
Marital status	1-married, spouse present/ 0-other
Number of children under age 18	Integer scale
Number of adults in the Family	Integer scale
Couple in labor force	1-both husband and wife in the labor force 0-other

* Categories coded 0 are the reference categories

Table 4: Logistic Regression Analysis of Poverty Status: All Koreans, 2000

Independent Variables	Exp (B)		
	All Koreans		
	All Persons	Males	Females
	N=10,940	N=7,882	N=3,058
Human Capital Variables			
Gender	.918	-	-
Age	.998	.986**	1.002
Education			
High School or Less	1.938***	1.883***	2.189**
College	1.390**	1.370**	1.556*
Migration Status			
Same State	.442***	.399***	.651*
Different State	.473***	.422***	.724
Structural Variables			
Class of Worker	1.099	1.176	.951
Work Status	10.422***	11.339***	10.470***
Central City Location	1.423***	1.628***	1.154
Industry			
Agr-Mining-Const.	.618**	.715	.499
Manufacturing	.745*	.745	.723
Wholesale Trade	.598**	.873	.092**
Transp/Warehousing/Utilities	.563**	.716	.342*
Inform/ Communications	.514**	.660	.361**
Fin/Insur/Real Est/Rental	.548**	.813	.275***
Prof/Sci/Edu/Health/Soc Serv.	.643**	.747	.530**
Art/Accom/Food/Other Serv.	1.073	1.317	.818
Public Administration	.177***	.000	.257**
Assimilation Variables			
Facility in English	1.205*	1.284**	1.048
Family Structure Variables			
Marital Status	.693**	1.118	.236***
N of Children <18	1.432***	1.364***	1.396***
N of Adults in Family	.780***	.801**	.762**
Couple in Labor Force	.371***	.366***	.552

*** Significant at $p \leq .001$./ ** Significant at $p \leq .05$./ * Significant at $p \leq .1$.

Table 5: Logistic Regression Analysis of Poverty Status: First Generation Korean Immigrants, 2000

Independent Variables	Exp (B)			
	Males (N=5,972)		Females (N=2,068)	
	Model 1	Model 2	Model 1	Model 2
Human Capital Variables				
Age	.993	.971***	1.015	1.003
Education				
High School or Less	1.769**	1.798**	1.579	1.602
College	1.322	1.343*	1.080	1.066
Migration Status				
Same State	.368***	.524***	.576***	.700
Different State	.451***	.612**	.644	.742
Structural Variables				
Class of Worker	1.173	1.232	.988	.997
Work Status	9.754***	9.720***	10.689***	10.814***
Central City Location	1.613***	1.583***	1.336*	1.287
Industry				
Agr-Mining-Const.	.683	.688	.242	.238
Manufacturing	.808	.810	.712	.721
Wholesale Trade	.837	.815	.055**	.054**
Transp/Warehousing/Utilities	.655	.657	.321	.320
Inform/ Communications	.643	.645	.360	.343
Fin/Insur/Real Est/Rental	.974	.995	.317**	.326**
Prof/Sci/Edu/Health/Soc Serv	.828	.835	.562**	.545**
Art/Accom/Food/Other Serv	1.399*	1.407*	.779	.778
Public Administration	.000	.000	.297*	.315*
Assimilation Variables				
Facility in English	1.290**	1.180	1.017	.907
Age at Immigration	-	1.037***	-	1.025*
Family Structure Variables				
Marital Status	.970	.971	.243***	.244***
N of Children <18	1.373***	1.368***	1.559***	1.542***
N of Adults in Family	.744***	.731***	.736**	.721**
Couple in Labor Force	.411***	.405***	.211**	.206**

*** Significant at $p \leq .001$./ ** Significant at $p \leq .05$./ * Significant at $p \leq .1$.

Table 6: Logistic Regression Analysis of Poverty Status: 1.5- and 2nd Generation Koreans, 2000

Independent Variables	Exp (B)			
	1.5 generation		2nd generation	
	Males (N=1,533)	Females (N=739)	Males (N=377)	Females (N=251)
Human Capital Variables				
Age	.941**	.937**	.973	.996
Education				
High School or Less	2.721*	2.561*	6.757**	9.126**
College	2.356*	1.822	.916	4.357*
Migration Status				
Same State	1.242	.733	1.278	1.166
Structural Variables				
Class of Worker	1.364	1.222	-	-
Work Status	27.678***	9.573***	42.095***	16.213***
Central City Location	1.920**	.830	1.673	.739
Industry				
Agr-Mining-Const.	1.841	1.421	-	-
Manufacturing	.545	1.233	-	-
Whole Sale Trade	1.362	.515	-	-
Transp/Warehs/Utilities	1.567	.287	-	-
Inform/ Communications	.873	.595	-	-
Fin/Insur/Real Est/Rental	.537	.443	-	-
Prof/Sci/Edu/Health/Soc	.755	.702	-	-
Art/Accom/Food/Other	.889	1.283	-	-
Public Administration	.000	.881	-	-
Assimilation Variables				
Age at Immigration	1.010	1.023	-	-
Family Structure Variables				
Marital Status	2.237*	.295*	.773	.075**
N of Children <18	1.391*	1.484**	1.489	1.101
N of Adults in Family	1.069	.675	-	-
Couple in Labor Force	.141***	.983	-	-

*** Significant at p ≤ .001./ ** Significant at p ≤ .05./ * Significant at p ≤ .1.

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