

Same Education. Same Work Experience. So Why Don't I Have A Good Job?

A Public Lecture by Professor Mikal Skuterud

Department of Economics, University of Waterloo

Kitchener City Hall Rotunda
September 17, 2010

Canadian- and foreign-born populations, Kitchener-Waterloo, May 2006

	Number	Proportion (%)
Canadian-born	339,390	76.1
Foreign-born	103,060	23.1
Non-permanent residents	4,045	0.9
Total	447,035	100.0

Source: 2006 Canadian Long-Form Census

Period of arrival and place of birth of immigrants in Kitchener-Waterloo

	Americas and Oceania (%)	Europe (%)	Africa (%)	Asia (%)
Before 1980	11.6	77.8	1.9	8.7
1980s	22.3	44.8	2.4	30.5
1990s	16.2	46.8	5.9	31.2
2000-2006	14.4	25.3	8.7	51.6

Note: 40.7% arrived before 1980; 16.0% during the 1980s; 23.6% during the 1990s; and 19.7% between 2000 and 2006.

Source: 2006 Canadian Long-Form Census

Period of arrival and educational attainment of immigrants age 25-54 in Kitchener-Waterloo

	High school or less (%)	Post-secondary credential (%)	University degree (%)
Before 1980	44.8	38.6	16.7
1980s	44.3	36.4	19.3
1990s	36.3	34.4	29.3
2000-2006	24.6	22.1	53.3

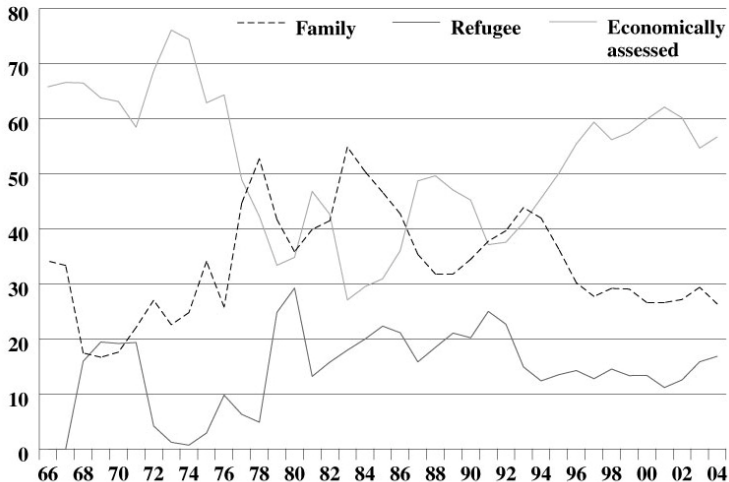
Source: 2006 Canadian Long-Form Census

Canadian immigrant selection policy

1. Assessed classes (economic):
 - a) Independent immigrants:
 - i. Skilled workers and professionals (“point system”)
 - ii. Canadian experience class
 - iii. Provincial nominee programs
 - b) Business class:
 - i. Investors, entrepreneurs, and self-employed
2. Nonassessed classes (humanitarian):
 - a) Family class
 - i. Spouses and dependent children
 - ii. Other eligible relatives (e.g., parents and grandparents)
 - b) Refugee class

National shift towards economic class migrants

Immigration to Canada by Class of Immigrant, 1966–2004



Source: Citizenship and Immigration Canada (CIC).

Educational attainment of Canadian- and foreign-born populations in Kitchener-Waterloo

	Canadian-born	Foreign-born
High school or less (%)	40.8	37.8
Post-secondary credential (%)	36.5	33.2
University degree (%)	22.8	29.0

Note: Sample restricted to individuals age 25 to 54.

Source: 2006 Canadian Long-Form Census

Age distribution (%) of Canadian- and foreign-born workers in Kitchener-Waterloo

	Canadian-born	Foreign-born
Age 25 to 29	17.1	10.7
Age 30 to 34	16.7	14.0
Age 35 to 39	16.2	18.5
Age 40 to 44	18.5	20.2
Age 45 to 49	17.2	18.9
Age 50 to 54	14.4	17.7

Source: 2006 Canadian Long-Form Census

Average earnings in 2005 of Canadian- and foreign-born populations in Kitchener-Waterloo

	Canadian-born	Foreign-born	Gap (%)
Men	\$56,361	\$46,464	-17.6
Women	\$31,586	\$23,916	-24.3

Note: Sample restricted to individuals age 25 to 54.

Source: 2006 Canadian Long-Form Census

Average earnings in 2005 of workers employed full-time for more than 50 weeks, Kitchener-Waterloo

Men

	Canadian-born	Foreign-born	Gap (%)
High-school or less	\$49,895	\$45,173	-9.5
Post-secondary credential	\$62,152	\$52,645	-15.3
University degree	\$93,313	\$69,435	-25.6

Women

	Canadian-born	Foreign-born	Gap (%)
High-school or less	\$35,595	\$32,068	-9.9
Post-secondary credential	\$41,505	\$36,528	-12.0
University degree	\$58,213	\$48,125	-17.3

Note: Sample restricted to individuals age 25 to 54.

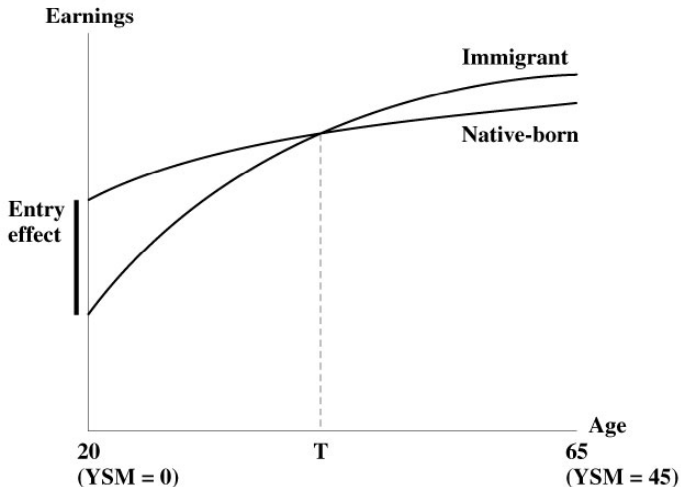
Source: 2006 Canadian Long-Form Census

Should we care?

- New immigrants are increasingly selected on their expected economic contribution to the Canadian economy.
- “I know lots of immigrants who are doing really well!”
- Disparities are a temporary phenomenon:
 - Immigrant labour market assimilation (Chiswick 1978)

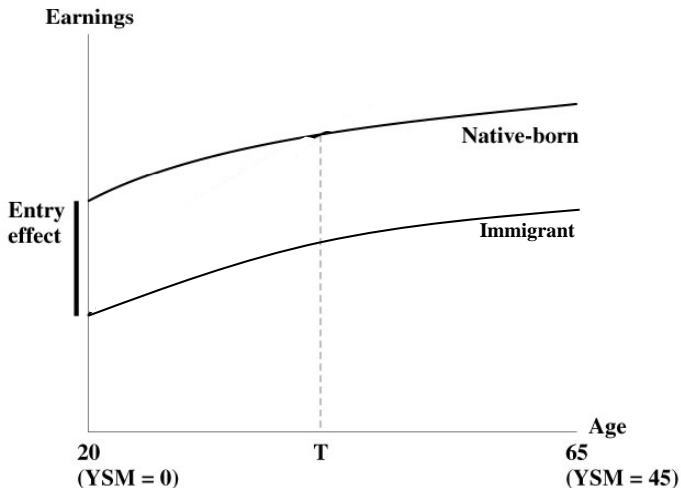
Theory of immigrant labour market assimilation

Hypothetical Assimilation Profile, 20-Year-Old Immigrant



No earnings assimilation

Hypothetical Assimilation Profile, 20-Year-Old Immigrant



Earnings gap (%) of a 25-29 year old new male immigrant relative to a similarly aged Canadian-born worker

Year of arrival	High school or less	Diploma or certificate	University degree
1981-1985	-0.257	-0.229	-0.034
1986-1990	-0.273	-0.284	-0.170
1991-1995	-0.329	-0.370	-0.258
1996-2000	-0.297	-0.387	-0.284
2001-2005	-0.269	-0.392	-0.390

Notes: Estimates are log point differences from three least squares regressions, which include separate age profiles for natives and immigrants and a full set of year fixed effects. Samples are restricted to full-year, full-time workers.

Source: 1986 to 2006 Canadian Long-Form Census

Comparable entry earnings gaps (%) for Australia

Year of arrival	High school or less	Diploma or certificate	University degree
1981-1985	-0.035	-0.053	-0.058
1986-1990	-0.069	-0.055	-0.186
1991-1995	-0.089	-0.133	-0.114
1996-2000	-0.063	-0.062	-0.117
2001-2005	-0.023	-0.070	-0.144

Notes: Estimates are log point differences from three least squares regressions, which include separate age profiles for natives and immigrants and a full set of year fixed effects. Samples are restricted to full-year, full-time workers.

Source: 1986 to 2006 Australian Census

Earnings gap (%) 15 years after arrival in Canada

Year of arrival	High school or less	Diploma or certificate	University degree
1981-1985	-0.129	-0.038	-0.193
1986-1990	-0.184	-0.166	-0.329
1991-1995	-0.270	-0.094	-0.417
1996-2000	-0.287	-0.097	-0.443
2001-2005	-0.292	-0.124	-0.549

Notes: Estimates are log point differences from three least squares regressions, which include separate age profiles for natives and immigrants and a full set of year fixed effects. Samples are restricted to full-year, full-time workers.

Source: 1986 to 2006 Canadian Long-Form Census

Earnings gap (%) 15 years after arrival in Australia

Year of arrival	High school or less	Diploma or certificate	University degree
1981-1985	-0.063	-0.222	-0.045
1986-1990	-0.097	-0.238	-0.047
1991-1995	-0.117	-0.294	-0.125
1996-2000	-0.091	-0.262	-0.054
2001-2005	-0.051	-0.234	-0.062

Notes: Estimates are log point differences from three least squares regressions, which include separate age profiles for natives and immigrants and a full set of year fixed effects. Samples are restricted to full-year, full-time workers.

Source: 1986 to 2006 Australian Census

Should we care?

- New immigrants are increasingly selected on their expected economic contribution to the Canadian economy.
- “I know lots of immigrants who are doing really well!”
- Disparities are a temporary phenomenon:
 - Immigrant labour market assimilation (Chiswick 1978)
 - Intergenerational assimilation

Earnings gaps (%) across generations of Canadian men

Race	Child immigrants	Foreign-born parents	Canadian-born parent(s)
Black	-15.7	-14.0	-11.4
Chinese	-10.0	-3.3	-3.2
South Asian	-7.2	-6.3	-4.7
White	-0.8	0.7	–

Notes: A child immigrant is someone who immigrated to Canada before the age of 12. Estimates are log point differences from a single least squares regression, which includes controls for education; work experience; part-time status; marital status; mother tongue and English/French fluency; industry; occupation; and geography.

Source: Mikal Skuterud, "The Visible Minority Earnings Gap Across Generations of Canadians," *Canadian Journal of Economics* 43(3), August 2010, 860-81.

What do we know?

- There has been a clear deterioration in immigrant entry earnings since the 1970s.
- This has not happened in Australia.
- The earnings gaps at entry do not appear to diminish with years spent in Canada.
- Non-trivial earnings gaps are observed even among third-and-higher generation visible minority men in Canada.

Causes of the deterioration in immigrant earnings

- Credential recognition issues (between \$4.1 and \$5.9 billion annually in wasted human capital resources, Conference Board of Canada)
 - Taste-based discrimination?
 - Rent-seeking behaviour?
 - Informational friction (bad information)?
 - Statistical discrimination (good information)?
- Shift in immigrant source countries from Europe to Asia (Aydemir and Skuterud 2005)
- Educational quality (Sweetman 2004)
- Language and literacy skills (Ferrer, Green and Riddell 2006)
- Declining return to foreign work experience (Green and Worswick 2002)

Note: For a review of this literature see Picot and Sweetman, "The Deteriorating Economic Welfare of Immigrants and Possible Causes: Update," Analytical Studies Branch Research Paper Series, Statistics Canada, 2005.

Worker heterogeneity vs. job heterogeneity

- Research by John Abowd of Cornell University (and coauthors) tells us that:
 - i) roughly 40% of all wage dispersion reflects differences between workers (productivity in particular);
 - ii) an additional 40% reflects differences between jobs;
 - iii) and the rest is a combination of job-match quality and plain old luck.
- Why would employers pay identical (equally productive) workers differently?:
 - i) Compensating differentials (unsafe or unpleasant work)
 - ii) Unionization
 - iii) Capital-labour ratios
 - iv) Efficiency wages

- The concentration of immigrant men from non-traditional source countries among low-wage employers can account for one-third of the 19% wage disparity facing this group (Aydemir and Skuterud 2008).
- Policy implications are completely different.
- Why are immigrants so much less likely to have good jobs?
 - i) Discrimination?

Discrimination – Oreopoulos audit study (2009)

A large number of mock resumes, with **identical** work experience and schooling credentials, but different names, were sent to Toronto employers posting online job ads.

Name	Number of resumes sent	Callback rate
Greg Johnson Emily Brown	1,982	15.8%
Arjun Kumar Shreya Sharma	468	12.1%
Ali Saeed Fatima Shiekh	466	11.0%
Dong Liu Fang Wang	481	10.8%

Source: Phil Oreopoulos, “Why Do Skilled Immigrants Struggle in the Labour Market? A Field Experiment with Six Thousand Resumes,” NBER Working Paper Series, No. 15036.

Immigrants and job heterogeneity

- The concentration of immigrant men from non-traditional source countries among low-wage employers can account for one-third of the 19% wage disparity facing this group (Aydemir and Skuterud 2008).
- Policy implications are completely different.
- Why are immigrants so much less likely to have good jobs?
 - i) Discrimination?
 - ii) Frictions in job search information (limited social networks)?
 - iii) Reservation wages?
 - iv) Job retention?

Canadian Labour Force Survey (LFS)

- Monthly survey of roughly 53,000 households and 100,000 individuals.
- Raison d'être is to separate population aged 15 and over into three groups:
 - i) Employed – had a job last week
 - ii) Unemployed – looking for a job
 - iii) Not in the labour force – students, retirees, and stay-at-home moms
- Beginning in January 2006 the LFS added a question asking respondents where they were born.
- Repeated sampling for six consecutive months.

Distinguishing high- and low-wage jobs

- We distinguish between five labour market states:
 1. Employed
 - i) High-wage job
 - ii) Low-wage job
 - iii) Self-employed
 2. Unemployed
 3. Not in the labour force
- To distinguish high- and low-wage jobs we compare Canadian-born workers with similar education and work experience and consider what types of job (industries in particular) pay relatively high wages.

Five most common high-wage jobs

Canadian-born men

	<u>Share (%)</u>	<u>Job quality</u>
(A) Elementary and secondary schools	2.3	0.278
(B) Building equipment contractors	2.1	0.211
(B) Local public administration	1.8	0.245
(A) Computer systems design	1.2	0.379
(B) Electric power generation	0.9	0.362

Immigrant men

	<u>Share (%)</u>	<u>Job quality</u>
(A) Computer systems design	3.3	0.383
(A) Engineering services	2.2	0.338
(A) Universities	1.8	0.225
(A) Depository credit intermediation	1.2	0.346
(B) Building equipment contractors	1.0	0.209

Five most common high-wage jobs

Canadian-born women

	<u>Share (%)</u>	<u>Job quality</u>
(A) Elementary and secondary schools	6.5	0.262
(A) Hospitals	4.3	0.365
(B) Hospitals	2.0	0.179
(A) Federal public administration	1.0	0.408
(A) Individual family services	1.0	0.246

Immigrant women

	<u>Share (%)</u>	<u>Job quality</u>
(A) Hospitals	2.7	0.360
(A) Elementary and secondary schools	1.9	0.238
(A) Universities	1.2	0.203
(A) Computer systems design	1.1	0.392
(A) Depository credit intermediation	1.0	0.336

Five most common low-wage jobs

Canadian-born men

	<u>Share (%)</u>	<u>Job quality</u>
(C) General freight trucking	1.4	-0.114
(B) Automotive repair and maintenance	1.0	-0.081
(B) Residential building construction	0.7	0.021
(B) Building finishing contractors	0.6	0.003
(B) Building equipment contractors	0.6	0.065

Immigrant men

	<u>Share (%)</u>	<u>Job quality</u>
(B) Full-service restaurants	2.0	-0.381
(C) General freight trucking	1.5	-0.126
(C) Motor vehicle parts manufacturing	1.4	-0.066
(C) Plastic product manufacturing	1.0	-0.128
(D) Investigation and security services	0.9	-0.376

Five most common low-wage jobs

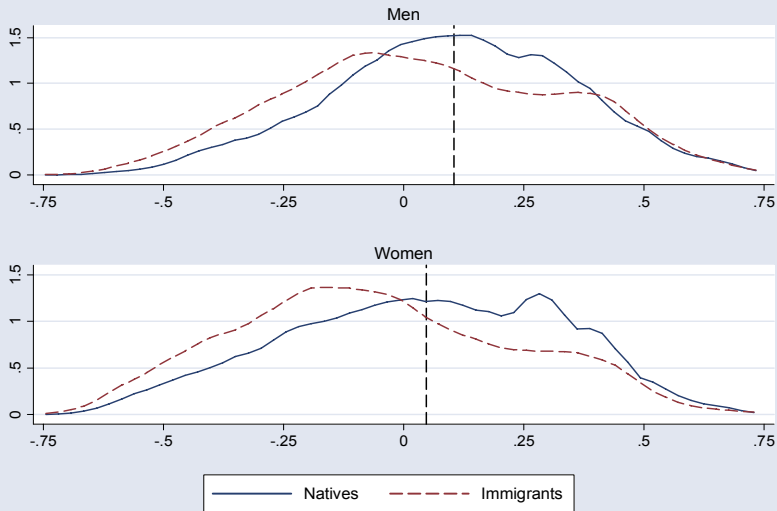
Canadian-born women

	<u>Share (%)</u>	<u>Job quality</u>
(B) Child daycare services	1.6	-0.175
(C) Nursing and residential care services	1.6	-0.126
(C) Elementary and secondary schools	1.5	-0.085
(C) Depository credit intermediation	1.5	-0.142
(C) Full-service restaurants	1.3	-0.320

Immigrant women

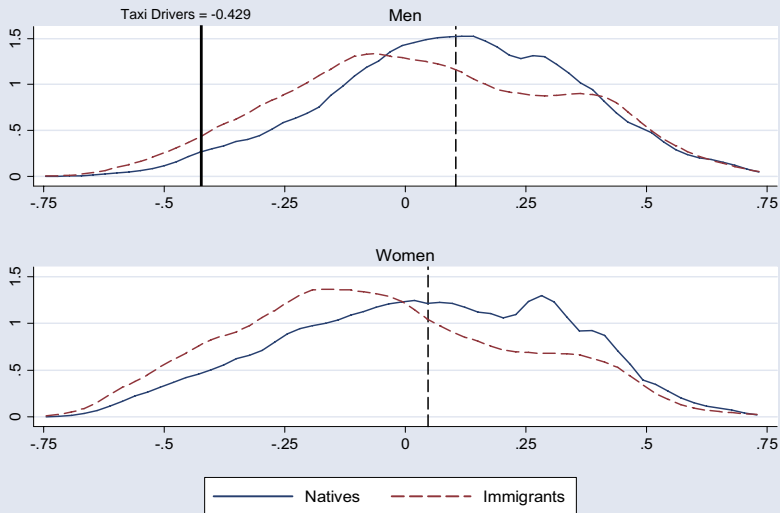
	<u>Share (%)</u>	<u>Job quality</u>
(C) Nursing and residential care	2.6	-0.117
(B) Child daycare services	2.3	-0.189
(C) Depository credit intermediation	1.8	-0.115
(D) Limited-service eating places	1.8	-0.586
(D) Services to buildings and dwellings	1.6	-0.320

Distribution of job quality



Note: Vertical lines indicate sample medians in the native-born population.

Distribution of job quality



Note: Vertical lines indicate sample medians in the native-born population.

Canadian-born: High-wage job = 38.0%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	97.0	1.4	1.4	5.3	1.0
L_{t+1}	1.3	95.2	1.8	18.1	3.7
S_{t+1}	0.5	0.7	95.9	1.8	1.2
U_{t+1}	0.7	1.6	0.3	63.4	7.7
O_{t+1}	0.5	1.0	0.6	11.5	86.3

Immigrants: High-wage job = 21.7%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	94.8	1.1	1.4	2.6	0.5
L_{t+1}	2.4	93.9	2.6	15.6	5.1
S_{t+1}	1.2	0.8	94.7	1.2	1.3
U_{t+1}	1.0	2.3	0.4	65.8	10.7
O_{t+1}	0.6	1.9	0.8	14.8	82.3

Note: Estimates represent predictions at the mean of the data from five multinomial logit models which condition on age, education, marital status, and geography.

Canadian-born: High-wage job = 38.0%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	97.0	1.4	1.4	5.3	1.0
L_{t+1}	1.3	95.2	1.8	18.1	3.7
S_{t+1}	0.5	0.7	95.9	1.8	1.2
U_{t+1}	0.7	1.6	0.3	63.4	7.7
O_{t+1}	0.5	1.0	0.6	11.5	86.3

Immigrants: High-wage job = 21.7%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	94.8	1.1	1.4	2.6	0.5
L_{t+1}	2.4	93.9	2.6	15.6	5.1
S_{t+1}	1.2	0.8	94.7	1.2	1.3
U_{t+1}	1.0	2.3	0.4	65.8	10.7
O_{t+1}	0.6	1.9	0.8	14.8	82.3

Note: Estimates represent predictions at the mean of the data from five multinomial logit models which condition on age, education, marital status, and geography.

Canadian-born: High-wage job = 38.0%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	97.0	1.4	1.4	5.3	1.0
L_{t+1}	1.3	95.2	1.8	18.1	3.7
S_{t+1}	0.5	0.7	95.9	1.8	1.2
U_{t+1}	0.7	1.6	0.3	63.4	7.7
O_{t+1}	0.5	1.0	0.6	11.5	86.3

Immigrants: High-wage job = 21.7%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	94.8	1.1	1.4	2.6	0.5
L_{t+1}	2.4	93.9	2.6	15.6	5.1
S_{t+1}	1.2	0.8	94.7	1.2	1.3
U_{t+1}	1.0	2.3	0.4	65.8	10.7
O_{t+1}	0.6	1.9	0.8	14.8	82.3

Note: Estimates represent predictions at the mean of the data from five multinomial logit models which condition on age, education, marital status, and geography.

Canadian-born: High-wage job = 38.0%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	97.0	1.4	1.4	5.3	1.0
L_{t+1}	1.3	95.2	1.8	18.1	3.7
S_{t+1}	0.5	0.7	95.9	1.8	1.2
U_{t+1}	0.7	1.6	0.3	63.4	7.7
O_{t+1}	0.5	1.0	0.6	11.5	86.3

Immigrants: High-wage job = 21.7%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	94.8	1.1	1.4	2.6	0.5
L_{t+1}	2.4	93.9	2.6	15.6	5.1
S_{t+1}	1.2	0.8	94.7	1.2	1.3
U_{t+1}	1.0	2.3	0.4	65.8	10.7
O_{t+1}	0.6	1.9	0.8	14.8	82.3

Note: Estimates represent predictions at the mean of the data from five multinomial logit models which condition on age, education, marital status, and geography.

Canadian-born: High-wage job = 38.0%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	97.0	1.4	1.4	5.3	1.0
L_{t+1}	1.3	95.2	1.8	18.1	3.7
S_{t+1}	0.5	0.7	95.9	1.8	1.2
U_{t+1}	0.7	1.6	0.3	63.4	7.7
O_{t+1}	0.5	1.0	0.6	11.5	86.3

Immigrants: High-wage job = 21.7%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	94.8	1.1	1.4	2.6	0.5
L_{t+1}	2.4	93.9	2.6	15.6	5.1
S_{t+1}	1.2	0.8	94.7	1.2	1.3
U_{t+1}	1.0	2.3	0.4	65.8	10.7
O_{t+1}	0.6	1.9	0.8	14.8	82.3

Note: Estimates represent predictions at the mean of the data from five multinomial logit models which condition on age, education, marital status, and geography.

Canadian-born: High-wage job = 40.1%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	97.4	1.2	1.2	4.6	0.8
L_{t+1}	1.1	95.3	1.7	19.4	3.2
S_{t+1}	0.2	0.4	95.2	1.4	1.0
U_{t+1}	0.5	1.4	0.3	60.4	4.2
O_{t+1}	0.8	1.7	1.7	14.3	90.8

Immigrants: High-wage job = 17.8%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	95.4	0.8	1.1	1.0	0.3
L_{t+1}	2.2	94.5	2.6	15.3	3.2
S_{t+1}	0.5	0.4	92.8	0.9	0.9
U_{t+1}	0.8	1.7	0.6	60.6	6.2
O_{t+1}	1.1	2.7	2.8	22.0	89.5

Note: Estimates represent predictions at the mean of the data from five multinomial logit models which condition on age, education, marital status, and geography.

- “Immigrants take brunt of recession, recover less quickly,”
Globe and Mail, July 27, 2009.
 - “Newcomers are losing their jobs at more than three times the rate of workers who were born here.”
 - “It’s a last hired, first fired syndrome: seniority rules.”
Jeffrey Reitz, University of Toronto.
 - “Another factor is that immigrants have found “survival jobs” in recent years in precisely those industries most affected by the current recession.”

Immigrant men, before and after the financial crisis

Before: Unemployment rate = 8.9%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	94.8	1.1	1.4	2.6	0.5
L_{t+1}	2.4	93.9	2.6	15.6	5.1
S_{t+1}	1.2	0.8	94.7	1.2	1.3
U_{t+1}	1.0	2.3	0.4	65.8	10.7
O_{t+1}	0.6	1.9	0.8	14.8	82.3

After: Unemployment rate = 12.6%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	95.0	0.7	1.4	1.1	0.4
L_{t+1}	2.1	93.6	3.8	11.9	4.9
S_{t+1}	1.0	1.2	92.4	1.6	2.2
U_{t+1}	1.0	2.4	1.3	71.6	11.9
O_{t+1}	1.0	2.1	1.0	13.8	80.7

Note: Estimates represent predictions at the mean of the data from five multinomial logit models which condition on age, education, marital status, and geography.

Canadian-born men, before and after the financial crisis

Before: Unemployment rate = 4.6%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	97.0	1.4	1.4	5.3	1.0
L_{t+1}	1.3	95.2	1.8	18.1	3.7
S_{t+1}	0.5	0.7	95.9	1.8	1.2
U_{t+1}	0.7	1.6	0.3	63.4	7.7
O_{t+1}	0.5	1.0	0.6	11.5	86.3

After: Unemployment rate = 6.8%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	96.9	1.3	1.4	4.4	0.9
L_{t+1}	1.3	94.5	1.9	14.6	4.0
S_{t+1}	0.5	0.9	95.8	1.7	1.0
U_{t+1}	0.9	2.2	0.4	70.5	8.6
O_{t+1}	0.4	1.1	0.5	8.8	85.5

Note: Estimates represent predictions at the mean of the data from five multinomial logit models which condition on age, education, marital status, and geography.

Immigrant women, before and after the financial crisis

Before: Unemployment rate = 9.5%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	95.4	0.8	1.1	1.0	0.3
L_{t+1}	2.2	94.5	2.6	15.3	3.2
S_{t+1}	0.5	0.4	92.8	0.9	0.9
U_{t+1}	0.8	1.7	0.6	60.6	6.2
O_{t+1}	1.1	2.7	2.8	22.0	89.5

After: Unemployment rate = 11.7%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	96.0	0.7	0.9	0.4	0.2
L_{t+1}	1.7	93.4	4.2	14.6	3.8
S_{t+1}	0.8	0.6	93.0	0.3	0.8
U_{t+1}	0.6	2.0	0.5	62.7	7.7
O_{t+1}	0.9	3.2	1.4	21.9	87.6

Note: Estimates represent predictions at the mean of the data from five multinomial logit models which condition on age, education, marital status, and geography.

Canadian-born women, before and after the financial crisis

Before: Unemployment rate = 4.3%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	97.4	1.2	1.2	4.6	0.8
L_{t+1}	1.1	95.3	1.7	19.4	3.2
S_{t+1}	0.2	0.4	95.2	1.4	1.0
U_{t+1}	0.5	1.4	0.3	60.4	4.2
O_{t+1}	0.8	1.7	1.7	14.3	90.8

After: Unemployment rate = 6.1%

	H_t	L_t	S_t	U_t	O_t
H_{t+1}	97.3	1.2	1.2	3.3	0.4
L_{t+1}	1.0	95.3	2.0	15.1	2.5
S_{t+1}	0.3	0.5	95.0	1.3	0.9
U_{t+1}	0.5	1.5	0.4	66.8	4.6
O_{t+1}	0.8	1.6	1.4	13.6	91.6

Note: Estimates represent predictions at the mean of the data from five multinomial logit models which condition on age, education, marital status, and geography.

- Differences in how immigrant workers are sorted across jobs and workplaces appears to be an important contributing factor to the wage disparities they face.
- There is still lots we need to know about the nature of this sorting.
- The quintessential immigrant anecdote of a low-wage “survival job” becoming a “dead-end job” appears to be an empirically important phenomenon.
- Challenges in obtaining jobs appears much less important.
- Is immigrant settlement policy too focused on the transition into work and not focused enough on the challenge of using jobs as stepping-stones into high quality employment?