

# Cash Poorness & Migration Status: Does Personal Background Relate to The Lack of Income?

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## **Abstract**

We analyze the relationship between immigration status in the United States and the frequency of going without cash in 12 months. We use the specific data set applied to the United States in Wave 17 from the World Value Survey (USA, 2017) to analyze the correlation and the changes when variables such as gender and education level are considered. We find that native people are less likely to go without income for 12 months, those with a higher level of education are less likely to go without income for 12 months, men are less likely to go without income than women, single people are more likely to go without income than those separated. Lastly, the older native people get, the more likely they go without income than non-natives.

Key words: Cashpoor, migration, sex, education, civil status, age, income.

## **Introduction**

Migration has been a highly debated topic in the last decade, given mostly by the numerous people who decide to leave their home behind in the search for a better life. This search can be driven by various factors, economic being the leading one.

The United States is still one of the biggest receiving countries. In 2019 the immigrant population counted up to 44.9 million, making up to 13.7% of the total population. In a research study by the Migration Policy Institute, the median income of immigrants in 2019 was \$63,550, compared to \$66,040 for native-born households. And 14% of the immigrants were living in poverty (the income per family below the line of an official poverty threshold).

Throughout the years migration has become more common, however it is still predominantly done by males in their working age (comparing 107.2 million of male immigrant workers against 99.3 million of females). This difference is also highly noticeable inside of the workforce, it is still a majority of immigrant men who get jobs easier than immigrant women (Labor Migration Branch, 2015). It is important to clarify that the people who decide to migrate from their country into the United States are not always those of the lowest socioeconomic sector in their home country. This

given by the high cost of moving from one country to another, if made legally, when it is done without the correct paperwork it is more than just monetary cost what is at stake.

Most of the migration happens because of economic reasons, however this might not always be the case, numerous male immigrants tend to complete their education once they enter the American labor force. As said by Victor Galvan, director of membership and engagement at the Colorado Immigrant Rights Coalition, "Higher education is a way and means of getting out of poverty and actually prospering in this country"

Furthermore, apart from the migration status, in this research paper we want to explore what is the main reason for people in the U.S. to go cashpoor and if personal background has an effect on this. Particularly, we aimed to analyze if it is more predominantly in migrants or natives and if the education level, gender and age, as well as marital status is relevant.

The paper is organized as follows: Part 2 explains the general context of the project. Part 3 consists of the hypothesis development, and Part 4 will display the experiments, findings and conclusions

## PART II

### 2. Methodology

#### 2.1 Data

The data used for the analysis of our model was obtained from the World Values Survey, particularly from the Wave 17, conducted throughout the United States. According to its database, "The World Values Survey (WVS) is an international research program devoted to the scientific and academic study of social, political, economic, religious and cultural values of people in the world. The project's goal is to assess which impact values stability or change over time has on the social, political and economic development of countries and societies" (2021). The questions employed in our research are the following:

**Table A. Questions from the World Value Survey**

Variable	Question	Code Interpretation																																																																											
Cashpoorness	<p><b>Q54-</b> In the last 12 months, how often have you or your family: Gone without a cash income</p> <table> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Sex</th> <th colspan="3">Age</th> </tr> <tr> <th>TOTAL</th> <th>Male</th> <th>Female</th> <th>Up to 29</th> <th>30-49</th> <th>50 and more</th> </tr> </thead> <tbody> <tr> <td>Often</td> <td>7.8</td> <td>6.4</td> <td>9.1</td> <td>8.0</td> <td>9.9</td> <td>6.1</td> </tr> <tr> <td>Sometimes</td> <td>13.0</td> <td>11.5</td> <td>14.5</td> <td>16.3</td> <td>16.3</td> <td>9.0</td> </tr> <tr> <td>Rarely</td> <td>16.2</td> <td>16.1</td> <td>16.2</td> <td>23.7</td> <td>16.2</td> <td>12.6</td> </tr> <tr> <td>Never</td> <td>62.5</td> <td>65.5</td> <td>59.7</td> <td>50.2</td> <td>57.2</td> <td>72.3</td> </tr> <tr> <td>No answer</td> <td>0.5</td> <td>0.5</td> <td>0.5</td> <td>1.8</td> <td>0.4</td> <td>-</td> </tr> <tr> <td>(N)</td> <td>(2,596)</td> <td>(1,256)</td> <td>(1,340)</td> <td>(554)</td> <td>(870)</td> <td>(1,172)</td> </tr> </tbody> </table>		Sex		Age			TOTAL	Male	Female	Up to 29	30-49	50 and more	Often	7.8	6.4	9.1	8.0	9.9	6.1	Sometimes	13.0	11.5	14.5	16.3	16.3	9.0	Rarely	16.2	16.1	16.2	23.7	16.2	12.6	Never	62.5	65.5	59.7	50.2	57.2	72.3	No answer	0.5	0.5	0.5	1.8	0.4	-	(N)	(2,596)	(1,256)	(1,340)	(554)	(870)	(1,172)	<table> <thead> <tr> <th>Value</th> <th>Meaning</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>Happens</td> </tr> <tr> <td>1</td> <td>Never</td> </tr> </tbody> </table>	Value	Meaning	0	Happens	1	Never															
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Age	<p><b>Q262-</b> Age</p> <table> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Sex</th> <th colspan="3">Age</th> </tr> <tr> <th>TOTAL</th> <th>Male</th> <th>Female</th> <th>Up to 29</th> <th>30-49</th> <th>50 and more</th> </tr> </thead> <tbody> <tr> <td>Up to 29</td> <td>21.3</td> <td>16.8</td> <td>25.6</td> <td>100.0</td> <td>-</td> <td>-</td> </tr> <tr> <td>30-49</td> <td>33.5</td> <td>30.5</td> <td>36.3</td> <td>-</td> <td>100.0</td> <td>-</td> </tr> <tr> <td>50 and more</td> <td>45.2</td> <td>52.7</td> <td>38.1</td> <td>-</td> <td>-</td> <td>100.0</td> </tr> <tr> <td>(N)</td> <td>(2,596)</td> <td>(1,256)</td> <td>(1,340)</td> <td>(554)</td> <td>(870)</td> <td>(1,172)</td> </tr> <tr> <td>Mean</td> <td>46.73</td> <td>49.52</td> <td>44.12</td> <td>23.77</td> <td>39.30</td> <td>63.09</td> </tr> <tr> <td>Std. Dev.</td> <td>17.33</td> <td>17.58</td> <td>16.68</td> <td>3.50</td> <td>6.18</td> <td>8.56</td> </tr> <tr> <td>Base mean</td> <td>(2,596)</td> <td>(1,256)</td> <td>(1,340)</td> <td>(554)</td> <td>(870)</td> <td>(1,172)</td> </tr> </tbody> </table>		Sex		Age			TOTAL	Male	Female	Up to 29	30-49	50 and more	Up to 29	21.3	16.8	25.6	100.0	-	-	30-49	33.5	30.5	36.3	-	100.0	-	50 and more	45.2	52.7	38.1	-	-	100.0	(N)	(2,596)	(1,256)	(1,340)	(554)	(870)	(1,172)	Mean	46.73	49.52	44.12	23.77	39.30	63.09	Std. Dev.	17.33	17.58	16.68	3.50	6.18	8.56	Base mean	(2,596)	(1,256)	(1,340)	(554)	(870)	(1,172)	<p><i>no code</i></p>														
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It is relevant to mention that for all of the variables that held negative values, these were dropped as they didn't contribute anything to the purpose of our data analysis. Furthermore, we proceeded to group certain variables to conduct our procedures successfully. For instance, for the cash poorness variable, we created a variable that takes on the value 1 for those who never went cashpoor, and 0 for those who experienced lack of income.

Now, it is essential to mention that for the purpose of this project, and aiming to conduct the best data analysis possible, we employed the R statistical software. In the latter, we coded our logistic regression models which will be further explained in the following sections.

## PART III

### 3. Conceptual Background

#### 3.1 Literature Review

##### 3.1.1 Cash Poorness

Poverty has been a problem in the United States throughout the years, and nowadays, this is predominantly seen in some sectors of the population, just like young adults without a Highschool Diploma, those living in a household where the head is unemployed, as well as minority groups (Fay B, 2019). As mentioned in the introduction, education plays a key role in whether someone is going to be poor or not, higher educated people tend to get better paid jobs. However, the perspective of whether someone is poor or not, or more likely, the reason why they are poor, is defined greatly as well by the political party they support. When the republicans say that the lack of income is due to lack of the individual's effort, and the democrats go to a "society's at fault" approach (College of Mount Saint Vincent, 2016). Nonetheless, the reasons differ widely, because as mentioned in the previous section, prior research indicates that cash poorness is directly related to a plethora of variables such as migration status, the salary inequality within members of the society, the lack of proper education ,and other background characteristics.

### 3.2 Hypothesis

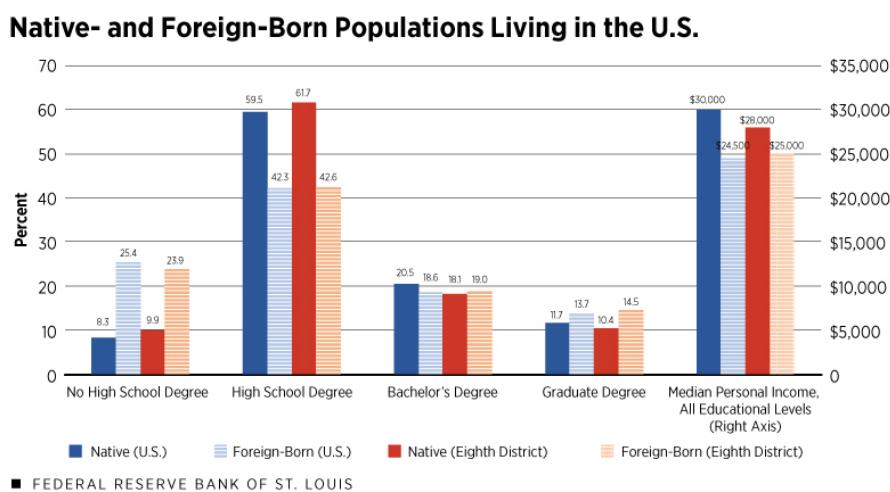
As mentioned in the previous section, prior research indicates that cash poorness is directly related to a plethora of variables such as migration status, the salary inequality within members of the society, the lack of proper education ,and other background characteristics therefore we suggest the following hypothesis:

**H1. Native people are less likely to go without income for 12 months.**

#### 3.2.1 Migration and Cash Poorness

As seen throughout history, education takes a huge importance in the future of a person. Many of the immigrants that move to the United States go there looking either for an employment opportunity or higher education. Mostly because they know that with a higher educational degree comes a higher salary. Although native people consider immigrants unskilled and with not enough education, according to the Federal Reserve Bank of St. Louis, most of the students in PhD programs (especially in science-technology-engineering- mathematics) are people coming from abroad.

Nonetheless, as seen in the graph below, the amount of people who receive higher education and a higher income is still not even.



As seen in the table above, immigrants, or non-U.S. born are still the majority who either do not have a high school degree and did not have a higher education (Bachelor's degree). However, it is important to point out that in the graduate level,

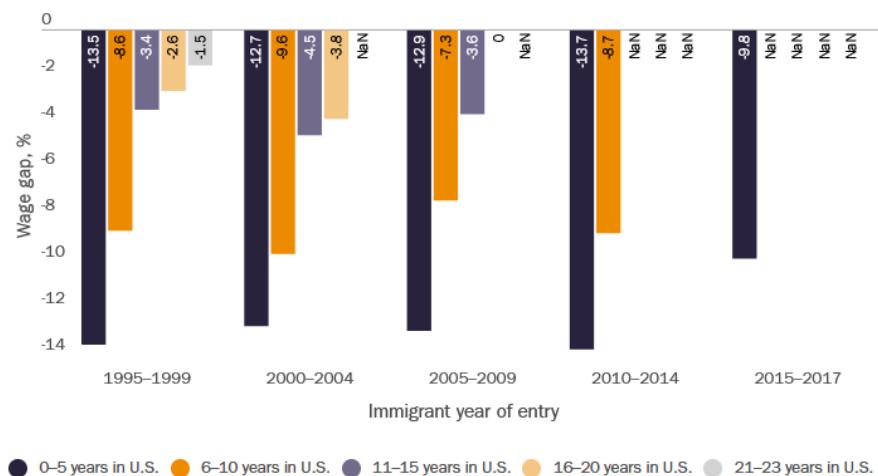
non-natives tend to attend graduate school more. Which comes back to the point that we want to prove in this paper, that the inequity in education also affects the revenue received (as seen in the right side of the table).

### 3.2.3 Immigrants and income disparity

When immigrants started moving to the United States, the wages they earned were the bare minimum, most of the time they could not afford a normal life. Nevertheless, nowadays, this is changing, given that immigrants wages are slowly converging to the wages of those US-Native, so it is not so long until they are equalized. However, economist Barry Chiswick estimated that immigrants start with wages 17 percent below those of native-born Americans but close the wage gap in 10 to 15 years, depending on their country of origin.

And according to Vasil I. Yasenov in his paper *Immigrants and the U.S. Distribution* where he compares highly skilled natives and immigrants, the latest still earn less than the native, even though they are equally qualified. In the table below it is graphically shown the concept previously explained.

**Figure 1: Wage Difference between All Immigrants and All Natives**  
by year of entry



● 0-5 years in U.S. ● 6-10 years in U.S. ● 11-15 years in U.S. ● 16-20 years in U.S. ● 21-23 years in U.S.

Sources: Annual Social and Economic Supplement of the Current Population Survey and authors' regressions. See Appendix Table 1A for the regression output that provided the numbers for this figure.

**H2. Those with a higher level of education are less likely to go without income for 12 months.**

### 3.2.4 Education and Cash poorness

Education is cataloged as being the masterpiece of progress, in other words, it allows an individual to pursue a higher standard of living after building a career path. In fact, the organization *University of the People* (2021) states that, “those with no degrees make the lowest salaries on average. For full-time workers in 2017, weekly average wages for those with no degree was \$515, followed by high school graduates at \$717, and \$1,189 for bachelor’s degree holders. Those with graduate degrees made an average of \$1,45”. It is evident that the salary gap between the different levels has a heavy impact on the lifestyle of people and the possibility of lacking income.

### ***H3. Single people are more likely to go without income than those separated.***

### 3.2.5 Marital Status & Cash poorness

Nowadays, marital status has become a very important predictor of economic stability and financial dependency. According to Bloomberg analysts, single individuals earn less money than those with partners. “Unpartnered adults have lower earnings, on average, than partnered adults and are less likely to be employed or economically independent...they also have lower educational attainment and are more likely to live with their parents” (Wells, 2021). This also makes sense considering the recent financial crisis that we have experienced in the last year, as well as the increasing worldwide competition in terms of job opportunities.

### ***H4. Men are less likely to go without income than women.***

### 3.2.6 Gender & Cash poorness

According to our research, the income gap between men and women is still very prevalent to this day. According to Bleiweis Robin (2020), “In the United States, more women than men live in poverty. According to U.S. Census Bureau data, of the 38.1 million people living in poverty in 2018, 56 percent—or 21.4 million—were women”. Therefore, our hypothesis favors men in economic stability more than women.

**H5. The older native people get, the more likely they go without income than those non-native.**

### 3.2.7 Migration, Age & Cashpoorness

Although our prior research suggested that native people earn on average more income than those non-native, according to Alexandra Gaines from *The Center For American Progress*, “currently, 3.4 million American seniors age 65 and older live below the poverty line. Millions more are barely making ends meet just above the poverty line (2020). The later financial instability could be related to the American health system, debt, retirement policies, food insecurity, and other psychological factors. Whereas, the article *Two great financial habits we can learn from immigrants* by Janet Alvarez (2019) exposes that “On at least two key measures of immigrants’ financial performance — their rates of entrepreneurship and how much debt they hold — foreign-born workers out-perform native-born Americans”. Furthermore, it argues that Immigrants use credit less often for purchasing starting businesses or purchasing homes.

Evidently, the past information significantly decreases the levels of indebtedness than native-born Americans through time. Another important aspect to mention is that the vast majority of immigrants’ values rely on the assumption that their sons and daughters eventually take care of their financial necessities.

It is relevant to mention that our variables are the following:

- Dependent Variable (y) = Possibility of never going without income
- Independent Variable = Immigration Status (Being U.S born)
- Control Variables= education, marital status & sex
- Moderator= Age

**With the prior hypothesis in mind we estimated the following models:**

Baseline Model >  $y = \beta_0 + \beta_1 \cdot x_1 + \varepsilon$

Model with controllers >  $y = \beta_0 + \beta_1 \cdot x_1 + \beta_2 \cdot x_2 + \beta_3 \cdot x_3 + \beta_4 \cdot x_4 + \varepsilon$

Model with moderator >  $y = \beta_0 + \beta_1 \cdot x_1 + \beta_2 \cdot x_2 + \beta_3 \cdot x_3 + \beta_4 \cdot x_4 + \beta_5 \cdot x_5 \cdot x_1 + \beta_6 \cdot x_5 + \epsilon$

Y= Possibility of never going without income

X1= Immigration Status (Being U.S born)

X2= Education

X3=Marital Status

X4= Sex

X5= Age (Moderator)

## PART IV

### 4.1 Empirical Study

#### 4.1.1 Analysis of Variables & Correlations

- Evaluating the relationship between sex and the frequency of going without income for the past 12 months.

```
> #Sex vs Cashpoor
> a=table(sex,never)
> summary(a)
Number of cases in table: 2596
Number of factors: 2
Test for independence of all factors:
  chisq = 17.718, df = 1, p-value = 2.562e-05
> prop.table (a,1)
  never
sex      0      1
  0 0.4063018 0.5936982
  1 0.3266187 0.6733813
```

Because our P-value is lower than our Alpha Value (0.05), then we can reject the  $H_0$  which implies that sex and cashpoor are associated significantly. This can be supported by the fact that roughly 67% of males interviewed never go without cash income while approximately only 59% of females do.

- Evaluating the relationship between immigration status and the frequency of going without income for the past 12 months

```

> #Native vs cashpoor
> c=table(native, never)
> summary(c)
Number of cases in table: 2596
Number of factors: 2
Test for independence of all factors:
    chisq = 19.249, df = 1, p-value = 1.147e-05
> prop.table(c,1)
never
native      0      1
  0 0.4725610 0.5274390
  1 0.3478836 0.6521164

```

Similarly, because our P-value is lower than 0.05, we can reject the H<sub>0</sub> which means that there is a significant relationship between both variables. This could be also argued by the data showing that 65.21% of those interviewed and born in the US never go without income,in contrast to the 52.74% of those who are not.

- Evaluating the relationship between area of living and the frequency of going without income for the past 12 months

```

> #Urbanrural vs Cashpoor
> b=table(urbanrural, never)
> summary(b)
Number of cases in table: 2596
Number of factors: 2
Test for independence of all factors:
    chisq = 0.19153, df = 1, p-value = 0.6616
> prop.table(b,1)
never
urbanrural      0      1
  0 0.3519164 0.6480836
  1 0.3650931 0.6349069

```

Here, by a slight percentage difference, those interviewees who lived in rural areas were more likely to never go without income throughout the year. Nonetheless, the difference is minimal. In fact, our P-value is higher than our significance value 0.05, therefore this variable is not relevant enough to be included in our model.

- Evaluating the relationship between age and the frequency of going without income for the past 12 months

```

> #Age vs Cashpoor
> e=table(mydata$age,never)
> summary(e)
Number of cases in table: 2596
Number of factors: 2
Test for independence of all factors:
    chisq = 131.5, df = 72, p-value = 2.361e-05

```

In regards to age, because our P-value is lower than 0.05, we have concluded that there is a significant relationship between both variables, therefore it will be included as a moderator in the model.

- Evaluating the relationship between level of education and the frequency of going without income for the past 12 months

```

> #Education vs Cashpoor
> f= table(mydata$education,never)
> summary(f)
Number of cases in table: 2562
Number of factors: 2
Test for independence of all factors:
    chisq = 117.11, df = 2, p-value = 3.709e-26
> prop.table(f,1)
      never
      0       1
Lower  0.6222222 0.3777778
Middle 0.4566667 0.5433333
High   0.2619590 0.7380410

```

P-value is lower than 0.05, therefore we can argue that there is a significant relationship between both variables. In fact, the data shows that 73.80% of those who attended higher education never go without income throughout the year. It's interesting to see the clear effect education has on cash-poorness.

- Evaluating the relationship between civil status and the frequency of going without income for the past 12 months

```

> #Marital Status vs Cashpoor
> d=table(mydata$maritalstatus,never)
> summary(d)
Number of cases in table: 2596
Number of factors: 2
Test for independence of all factors:
    chisq = 89.98, df = 5, p-value = 6.795e-18
> prop.table(d,1)
      never
      0       1
Married          0.2797848 0.7202152
Livingtogetherasmarried 0.4752475 0.5247525
Divorced          0.3956835 0.6043165
Separated         0.5925926 0.4074074
Widowed           0.3809524 0.6190476
Single            0.4579025 0.5420975

```

The civil status proves to be a relevant variable with a P-value lower than 0.05. Furthermore, data suggests that 72.02% of married people are more likely to never go without income for the 12 months of the year. While separated people are more likely to go cash-poor.

#### 4.1.2 Results

We aimed to measure the prior assumptions and our hypothesis throughout the estimation of our logistic regression models. First, we estimated a baseline model (see *Table 1*), followed by a model with controllers (see *Table 2*) and finally including a moderator variable (see *Table 3*) as part of the full model. Thus, we employed the statistical software R in order to perform a valuable analysis of the data set obtained by the World Data Survey and to obtain powerful conclusions.

#### Baseline Model

This model was designed to measure the effect of our independent variable (migration status) on our dependent variable (the possibility of never going without income throughout the year). It is relevant to mention that for our first model, the P-value is lower than 0.05 thus, we could argue that it's highly significant. On the other hand, in regards to the variable 'native', which takes on the value of 1 for those who were U.S born, due to the positive sign of the coefficient, the latter variable affects the probability of never lacking income in a positive way. More specifically, if the variable 'native' increases by one unit, the chance of never going without income increases by 67.95% (see *Table 1.1*). Taking the prior into consideration, we could confirm **H<sub>1</sub>** which states that native people are less likely to go without income.

**Table 1. Baseline Model**

```

> #----Baseline Model----
> baseline_model<-glm(never-native, family=binomial(link="logit"), data=mydata)
> summary(baseline_model)

Call:
glm(formula = never ~ native, family = binomial(link = "logit"),
     data = mydata)

Deviance Residuals:
    Min      1Q  Median      3Q     Max 
-1.4532 -1.4532  0.9247  0.9247  1.1311 

Coefficients:
            Estimate Std. Error z value Pr(>|z|)    
(Intercept)  0.1099    0.1106   0.993   0.321    
native       0.5185    0.1191   4.355 1.33e-05 *** 
---
Signif. codes:  0 ‘***’ 0.001 ‘**’ 0.01 ‘*’ 0.05 ‘.’ 0.1 ‘ ’ 1

(Dispersion parameter for binomial family taken to be 1)

Null deviance: 3403.3 on 2595 degrees of freedom
Residual deviance: 3384.5 on 2594 degrees of freedom
AIC: 3388.5

Number of Fisher Scoring iterations: 4

```

**Table 1.1 Baseline Model's Coefficients**

```

> round(exp(coef(baseline_model))*100,2)
(Intercept)      native
      111.61      167.95
> round((exp(coef(baseline_model))-1)*100,2)
(Intercept)      native
      11.61      67.95

```

## Logistic Regression with Controls

This model was also designed to measure the effect of our independent variable (migration status) on our dependent variable (the possibility of never going without income throughout the year), however, in this model we included control variables: education, marital status and sex, to estimate the causal effect of a treatment on the outcome.

## Relation between Education & Cashpoorness

Previously, we have discussed the imminent relationship and effect of education in the standard of living in the United States. The lack of education in America is considered the root of poverty. According to the organization University of the People (2021), “those with no degrees make the lowest salaries on average. For full-time workers in 2017, weekly average wages for those with no degree was \$515, followed by high school graduates at \$717, and \$1,189 for bachelor’s degree holders. Those with graduate degrees made an average of \$1,45”. The income gap

between the lowest level of education versus the highest one can make a great positive impact in the lives of those who choose to pursue a career. In fact, the education coefficients in our regression analysis output suggest that due to their positive signs, the latter variables affect the probability of never lacking income in a positive way. In other words, if the variable ‘Education Middle’ increases by one unit, the chance of never going without income increases by 57.40%. Moreover, we observe a similar behavior with the variable ‘Education High’ for which the chance of never lacking money increases by 268.21% (see *Table 2.1*). Taking the prior into consideration, we could confirm **H2** which states that higher education significantly reduces the likelihood of being cash-poor throughout the year.

### Relation between Marital Status & Cashpoorness

In the literature review, we discussed the fact that single individuals earn less money than those with partners. “Unpartnered adults have lower earnings, on average, than partnered adults and are less likely to be employed or economically independent...they also have lower educational attainment and are more likely to live with their parents” (Wells, 2021). Thus, the formulation of our hypothesis H1B. Nonetheless, the logistic regression’s coefficients of the Marital Status variables suggest that due to their negative signs, the probability of never going without income are reduced. In other words, and focused on our hypothesis, if the variable ‘Marital Status Single’ increases by one unit, the chance of never going without income decreases by 53.50%. Yet, in comparison, for the variable ‘Marital Status Separated’ the percentage is higher 69.19% (see *Table 2.1*) . The latter could be interpreted as: Separated people are more likely to go cashpoor than those who are single. Therefore, we can not confirm hypothesis **H3**.

Aiming to further explain our new conclusion, we conducted research and found that, effectively, “People living in single-parent families [separated] are much more likely to have low incomes and experience economic hardships than those living in both married and unmarried partnered families with children” (Fremstand, 2018).

### Relation between Gender & Cashpoorness

As discussed previously, the income gap between men and women is still very prevalent to this day. Thus, our hypothesis favors men in economic stability more than women. According to Bleiweis Robin (2020), “In the United States, more women than men live in poverty. According to U.S. Census Bureau data, of the 38.1 million people living in poverty in 2018, 56 percent—or 21.4 million—were women”. The past claims go hand in hand with the outcome of our logistic regression in terms of gender. As shown in *Table 2.1* the sex coefficient, which takes on the value of 1 for males, in our regression analysis output suggest that due to its positive sign, the latter variable affect the probability of never lacking income in a positive way. In other words, if the variable ‘sex(male)’ increases by one unit, the chance of never going without income increases by 23.17%. Therefore, we confirm **H4**.

**Table 2. Logistic Regression with Controls**

```
> #----Logistic Regression 1 (Controls)----
> con_model<- glm(never~native+education+maritalstatus+sex, family=binomial(link="logit"),
  data=mydata)
> summary(con_model)

Call:
glm(formula = never ~ native + education + maritalstatus + sex,
     family = binomial(link = "logit"), data = mydata)

Deviance Residuals:
    Min      1Q      Median      3Q      Max 
-1.8707 -1.1534   0.6788   0.9412   1.8185 

Coefficients:
            Estimate Std. Error z value Pr(>|z|)    
(Intercept) -0.4722    0.3345 -1.412 0.158018    
native        0.5193    0.1305  3.979 6.91e-05 ***  
educationMiddle 0.4536    0.3215  1.411 0.158180    
educationHigh   1.3035    0.3223  4.044 5.25e-05 ***  
maritalstatusLivingtogetherasmarrried -0.8186    0.1587 -5.158 2.50e-07 ***  
maritalstatusDivorced -0.5128    0.1421 -3.609 0.000308 ***  
maritalstatusSeparated -1.1772    0.2934 -4.012 6.02e-05 ***  
maritalstatusWidowed -0.2406    0.2399 -1.003 0.315982    
maritalstatusSingle  -0.7658    0.1028 -7.450 9.36e-14 ***  
sex1           0.2084    0.0869  2.398 0.016490 *   
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

(Dispersion parameter for binomial family taken to be 1)

Null deviance: 3346.6  on 2561  degrees of freedom
Residual deviance: 3128.6  on 2552  degrees of freedom
(34 observations deleted due to missingness)
AIC: 3148.6

Number of Fisher Scoring iterations: 4
```

**Table 2.1 Logistic Regression with Controls' coefficients**

> round((exp(coef(con_model))-1)*100,2)		
	(Intercept)	native
	-37.64	68.08
	educationMiddle	educationHigh
	57.40	268.21
maritalstatusLivingtogetherasmarried		maritalstatusDivorced
	-55.89	-40.12
	maritalstatusSeparated	maritalstatusWidowed
	-69.19	-21.38
	maritalstatusSingle	sex1
	-53.50	23.17

## Logistic Regression with Moderator and Controls

### Relation between Age & Cashpoorness

Age is a relevant factor that defines many experiences in our lives. Thus, it is no surprise that it plays a significant role when analyzing the lack of income in an individual's life. Based on the positive value of the 'age' coefficient, we could argue that the variable affects the probability of never going without income in a positive way. More specifically, if the variable 'age' increases by one unit, the chance of never going without income increases by 3.25% (See *Table 3.1*).

### Variable Native:Age

For the variable native:age, where the moderator effect takes place, we interpret that while older people are less likely to go poor, older people that are native are more likely to go cashpoor than older people that are non-native by 1.73%. Thus, we can confirm our last hypothesis **H5**.

### Changes in Coefficients in Full Model

This last model, which includes age as a moderator, has evoked some relevant changes in the variable's coefficients. Starting with 'native', now if the variable 'native' increases by one unit, the chance of never going without income increases by 225.65%. The same effect is deduced by the education variables 'Education Middle' and 'Education High' being 59.03% and 288.33% respectively. Also, the coefficient for 'Marital Status Separated' and 'Marital Status Single' decreased the chances by 69.26% and 42.27% correspondingly.

**Table 3. Logistic Regression with Moderator and Controls**

```
> #----Logistic Regression 2 (Controls + Moderator)-----
> mod_model1<- glm(never~native*age+education+maritalstatus+sex, family=binomial(link="logit"),
  data=mydata)
> summary(mod_model1)

Call:
glm(formula = never ~ native * age + education + maritalstatus +
    sex, family = binomial(link = "logit"), data = mydata)

Deviance Residuals:
    Min      1Q  Median      3Q     Max 
-2.0862 -1.1522  0.6743  0.9284  1.7719 

Coefficients:
            Estimate Std. Error z value Pr(>|z|)    
(Intercept) -1.785438  0.485098 -3.681 0.000233 ***
native        1.180649  0.385376  3.064 0.002187 **  
age          0.032030  0.008678  3.691 0.000223 *** 
educationMiddle 0.463913  0.324143  1.431 0.152373  
educationHigh   1.356682  0.325310  4.170 3.04e-05 *** 
maritalstatusLivingtogetherasmarried -0.662877  0.162399 -4.082 4.47e-05 *** 
maritalstatusDivorced   -0.596717  0.144132 -4.140 3.47e-05 *** 
maritalstatusSeparated  -1.179660  0.293619 -4.018 5.88e-05 *** 
maritalstatusWidowed   -0.580112  0.248868 -2.331 0.019753 *  
maritalstatusSingle    -0.549423  0.111754 -4.916 8.82e-07 *** 
sex1           0.091039  0.090162  1.010 0.312629  
native:age      -0.017419  0.008994 -1.937 0.052788 .  
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

(Dispersion parameter for binomial family taken to be 1)

Null deviance: 3346.6 on 2561 degrees of freedom
Residual deviance: 3098.3 on 2550 degrees of freedom
(34 observations deleted due to missingness)
AIC: 3122.3

Number of Fisher Scoring iterations: 4
```

**Table 3.1**

```
> round((exp(coef(mod_model1))-1)*100,2)
            (Intercept) native
                -83.23 225.65
                  age educationMiddle
                    3.25 59.03
            educationHigh maritalstatusLivingtogetherasmarried
            288.33 -48.46
            maritalstatusDivorced maritalstatusSeparated
            -44.94 -69.26
            maritalstatusWidowed maritalstatusSingle
            -44.02 -42.27
            sex1 native:age
            9.53 -1.73
```

### 4.1.3 Testing Robustness

#### Likelihood-Ratio Test

```
> #---Moderator Model---
> lrtest(con_model,mod_model1)
Likelihood ratio test

Model 1: never ~ native + education + maritalstatus + sex
Model 2: never ~ native * age + education + maritalstatus + sex
#Df LogLik Df Chisq Pr(>chisq)
1 10 -1564.3
2 12 -1549.1 2 30.335 2.587e-07 ***
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
```

Given that H0 holds that the reduced model is true, a p-value for the overall model fit statistic that is less than 0.05 would compel us to reject the null hypothesis. It would provide evidence against the reduced model **in favor** of the full model. In other words, this tells us that the complex model is significantly more accurate under an alpha equal to 0.05.

## 4.2 Summary, Implications & Limitations

The lack of income is a phenomenon that affects a significant proportion of the worldwide population. Particularly nowadays, after a whole pandemic and economic crisis, it results extremely interesting to test the relationship of going cashpoor throughout the year and multiple variables that can influence such outcome. We identified a powerful relationship between migration status, education, sex, marital status and age. Migration, on its own, plays a huge role in an individual's opportunities and areas of development, which gradually has an effect on the future standard of living. Similarly, education could be considered as a bridge towards having a decent lifestyle. On the other hand, we must not forget that variables such as age and marital status also can have a significant effect on the probability of going cashpoor. Concisely, we confirmed hypothesis H1, H2, H4 y H5. Which stated that native people are less likely to go without income for 12 months, those with a higher level of education are less likely to go without income for 12 months, men are less likely to go without income than women, and that the older native people get, the more likely they go without income than those non-native. In contrast, we could not confirm H3 which assumed that single people are more likely to go without income than those separated.

Finally, although we analyzed many variables, we cannot rule out the possibility that other unobserved variables might also be correlated with our model. For instance, we would have wanted to introduce ethnicity and crime as variables, which could have significantly affected the outcomes.

For instance, we would have wanted to introduce crime as another control variable, which could have significantly affected the outcomes. People who are exposed to crime usually live in poor areas, which would decrease the probability of never going without income. On the other hand, we could have included ethnicity,

which we believe could have potentially affected the native variable as well as the cash poor one. For example, considering that asian immigrants usually reach higher standards of living, we would expect the chances of never going without income for non-natives to increase.

Furthermore, an important limitation in this research paper was the missing potential variables that were not available in the Data set. Nonetheless, we consider that the conclusions given by our model are powerful and could contribute towards an increasing consciousness of economic stability and the fact that there are other variables that play an essential role in this phenomenon in society.

## Annex

**Q263-** Were you born in this country or are you an immigrant?

	TOTAL	Sex		Age		
		Male	Female	Up to 29	30-49	50 and more
I am born in this country	87.6	86.8	88.3	85.7	84.2	91.0
I am an immigrant to this country (born outside this country)	9.9	10.8	9.0	10.5	12.3	7.7
Don't know	0.9	1.0	0.8	1.7	1.4	0.1
No answer	1.6	1.4	1.8	2.1	2.0	1.1
(N)	(2,596)	(1,256)	(1,340)	(554)	(870)	(1,172)

Value	Meaning	Value	Meaning
-2	No answer	0	Was not born in the US or did not specify
-1	Don't know	1	Native
1	I am born in this country		
2	I am an immigrant		

**Q54-** In the last 12 months, how often have you or your family: Gone without a **cash income**

	TOTAL	Sex		Age		
		Male	Female	Up to 29	30-49	50 and more
Often	7.8	6.4	9.1	8.0	9.9	6.1
Sometimes	13.0	11.5	14.5	16.3	16.3	9.0
Rarely	16.2	16.1	16.2	23.7	16.2	12.6
Never	62.5	65.5	59.7	50.2	57.2	72.3
No answer	0.5	0.5	0.5	1.8	0.4	-
(N)	(2,596)	(1,256)	(1,340)	(554)	(870)	(1,172)

Value	Meaning	Value	Meaning
-2	No answer	0	Happens
1	Often	1	Never
2	Sometimes		
3	Rarely		
4	Never		

**Q275R- Education level (recoded)**

TOTAL	Sex		Age		
	Male	Female	Up to 29	30-49	50 and more
Lower	3.0	2.0	4.0	2.3	4.2
Middle	52.9	45.9	59.5	57.1	46.7
Higher	42.8	50.8	35.3	38.4	47.6
Don't know	0.1	0.1	0.0	0.0	0.1
No answer	1.2	1.2	1.2	2.1	1.4
(N)	(2,596)	(1,256)	(1,340)	(554)	(870)
					(1,172)

Value	Meaning
-2	No <u>answer</u>
-1	Don't <u>know</u>
1	Lower
2	Middle
3	Higher

**Q273- Are you currently ....**

TOTAL	Sex		Age		
	Male	Female	Up to 29	30-49	50 and more
Married	50.6	53.1	48.3	22.6	58.0
Living together as married	7.1	6.5	7.6	11.3	9.4
Divorced	12.1	11.1	12.9	2.6	10.7
Separated	2.3	2.0	2.5	0.9	3.2
Widowed	4.5	3.1	5.8	0.1	0.5
Single	23.5	24.2	22.9	62.4	18.2
(N)	(2,596)	(1,256)	(1,340)	(554)	(870)
					(1,172)

Value	Meaning
1	Married
2	Living <u>together as married</u>
3	Divorced
4	Separated
5	Widowed
6	Single

### Sex

Value	Meaning
1	Male
0	Female

### Area of living

Value	Meaning
1	Urban
0	Rural

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