Predictors of income level: A sociodemographic, social and contextual analysis

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Abstract

The purpose of this study is to investigate the impact of income levels on different facets of everyday life, encompassing aspects such as food accessibility, housing, living conditions, healthcare services. Additionally, the research intends to grasp the factors that contribute to defining the financial worth of income. The public database used in this study was retrieved from the World Values Survey (WVS): Wave 7 that includes several items related to demographics, social and neighborhood variables. Persistent gender income gaps, favoring men and younger individuals in higher brackets, result from historical norms, pay gaps, and age-related factors. Education correlates with income, notably among upper-middle and upper-class individuals. Neighborhood dynamics affect incomes positively through diverse interactions and negatively through health challenges. Income disparities are intricate and influenced by a combination of demographic, social, and personal factors. Addressing these economic hurdles and fostering diverse interactions contribute to high incomes.

Introduction

Income level refers to the amount of money that an individual or household earns over a specific period, usually expressed on an annual basis. It is a key indicator of economic well-being and is often used to categorize individuals or households into different socioeconomic groups (Smeeding and Weinberg 2001). Income can come from various sources, including wages or salaries, business profits, investments, and government assistance (Torry 2023).

Income levels can be classified into different categories, such as low income, middle income, and high income (Bulman et al. 2014). The specific thresholds for these categories can vary depending on the context, country, and the measurement used. Governments and organizations often use income levels as a basis for policy decisions, social programs, and economic analyses (Bulman et al. 2014; Elson and Catagay 2000).

It's important to note that income level alone may not provide a complete picture of an individual or household's financial situation. Other factors, such as the cost of living, expenses, assets, and debt, also play a crucial role in determining overall financial health (Salgnac et al. 2020). Thus, the objective of this research is to examine how income levels influence various aspects of daily life, including access to food, housing, living conditions, health services. Furthermore, the research aims to comprehend which factors play a role in determining the monetary value of income.

Impact of income level in everyday life

The amount of income a person or household earns has a profound impact on various aspects of daily life. For instance, it affects basic needs and living standards, where higher incomes generally lead to better housing and access to a more varied and nutritious range of food (French et al. 2019; Swope and Hernández 2019). Additionally, income influences healthcare, determining the affordability of medical services and access to quality care (Rana et al. 2020).

In the realm of education, higher income levels empower individuals to access better educational opportunities and resources. This, in turn, influences the ability to pursue higher education, shaping career opportunities and earning potential (Brea-Martinez et al. 2023). Lifestyle and leisure activities are also affected, as higher incomes enable participation in recreational activities, hobbies, and travel. The affordability of cultural events, entertainment, and leisure pursuits is likewise influenced by income (Dorn et al. 2023; Li et al. 2019).

Financial security is closely tied to income, as higher incomes allow for more substantial savings and investment opportunities, contributing to overall financial stability. Conversely, lower income levels are often associated with a higher likelihood of debt and financial stress (Chen and Livermore 2020). In terms of career opportunities, higher incomes provide the flexibility to choose careers based on personal interests rather than financial necessity, and the affordability of professional development opportunities can vary based on income (Torraco 2018).

Income level and living conditions

The presence of individuals facing inadequate access to food, essential medicine, sufficient income, and secure shelter is a global concern. The magnitude of these difficulties varies across regions and is shaped by factors such as economic circumstances, political stability, social policies, and natural disasters (Kushel et al. 2006).

Despite global endeavors to alleviate poverty, there are still individuals enduring extreme poverty, particularly in specific regions of Africa, Asia, and parts of Latin America (Rentschler et al. 2022). Widespread food insecurity affects millions worldwide, with factors like conflict, climate change, and economic instability contributing to insufficient access to nutritious food (World Health Organization 2020). Many people lack access to crucial medicines and healthcare services, resulting in preventable illnesses and fatalities (Rana et al. 2020). Global income inequality persists, with certain individuals and communities confronting substantial financial hardships that hinder meeting basic needs (Gleick 1996).

Homelessness is prevalent in both developed and developing countries, stemming from diverse causes like economic struggles, mental health challenges, or natural disasters (Rukmana 2020). Factors contributing to vulnerability encompass conflict and instability, where regions undergoing political turmoil often experience heightened poverty and limited access to essential resources. Climate change, marked by environmental challenges such as droughts and floods, exacerbates poverty and contributes to food and water scarcity (Leichenko and Silva 2014). Economic challenges, including downturns, job shortages, and unequal resource distribution, further contribute to financial insecurity (Stiglitz 2015). The accurate scope of these challenges may be underreported due to issues like insufficient data, reporting inadequacies, and the concealed nature of certain vulnerable populations (Bedük 2020).

Relationship between income level and neighborhoods

The connection between income levels and neighborhoods is intricate and influenced by numerous factors. Typically, individuals with higher incomes tend to reside in neighborhoods with similar socioeconomic backgrounds, enjoying amenities, quality schools, and an overall higher quality of life (McKenzie 2013). Conversely, lower-income individuals often find themselves concentrated in neighborhoods with limited resources, fewer services, and challenges like inadequate infrastructure (Steinmetz-Wood et al. 2017). In fact, transportation and infrastructure also play a role, with affluent neighborhoods often having superior transportation options and amenities (Talen & Koschinsky 2013). Conversely, limited access to transportation and subpar infrastructure may pose challenges in lower-income neighborhoods (Kelly et al. 2023).

Regarding housing affordability, those with higher incomes have access to upscale housing in well-maintained neighborhoods, while housing options for lower-income individuals are more restricted, leading to concentrated poverty (Kang 2023). Affluent neighborhoods tend to boast better public services, well-kept parks, and community facilities. In contrast, neighborhoods with lower average incomes may struggle to access quality services and maintain public spaces (Bratu et al. 2023). In terms of health outcomes, affluent neighborhoods tend to fare better due to access to healthcare resources, recreational facilities, and healthier living conditions. Lower-income neighborhoods may face health disparities due to limited healthcare access and exposure to environmental risks (Gu et al. 2023).

Educational opportunities also vary, with affluent neighborhoods offering well-funded schools and resources, contributing to enhanced opportunities for children. Lower-income neighborhoods, on the other hand, may grapple with underfunded schools, resulting in educational disparities (Troost et al. 2023). Social dynamics differ as well, with affluent neighborhoods fostering social connections and networking opportunities, contributing to social capital (Lenzi et al. 2013). Meanwhile, lower-income neighborhoods often contend with limited resources and social isolation (Atkins and Hart 2019). Gentrification is a phenomenon more likely to affect affluent neighborhoods, attracting investment and leading to demographic and housing changes. This process can displace lower-income residents as property values rise (Schnake-Mahl et al. 2020).

Also, crime rates exhibit a disparity, with affluent neighborhoods experiencing lower crime rates due to increased security measures and community engagement (Heilmann et al. 2021). Higher crime rates may be observed in neighborhoods with lower incomes, often linked to socioeconomic challenges (MacDonald and Stokes 2020). Comprehending the relationship between income levels and neighborhoods necessitates consideration of these diverse factors. Addressing disparities often requires comprehensive social and economic policies.

Methods

The hypotheses under analysis are: the demographic profile of the participants varies according to their income level (H1); social characterization of the sample varies according to income level (H2); experience with neighborhood and attitudes toward neighborhood vary according to income level (H3); and some demographic, social and neighborhood variables explain the dependent variable, income level (H4).

Measures

The public database used in this study was retrieved from the World Values Survey (WVS): Wave 7. The WVS is an international research program dedicated to the scientific and academic study of social, political, economic, religious and cultural values of people in the world. The project was originated in the European Values Study, in 1981, by Professor Ronald Inglehart from the University of Michigan (USA) and his team, and since then has been operating in more than 120 world societies. The main research instrument of the project is a representative comparative social survey which is conducted globally every 5 years (WVS, 2023). The database used in this study includes several items related to demographics (Table 1 and Table 2), social (Table 3) and neighborhood variables (Table 4).

Procedures

After selecting the dimensions to be studied, the database and the variables (items) that best fit the first ones were chosen. The database as well as supporting documentation were retrieved from the WVS website.

Data analysis

Distributions of variables were examined prior to analysis; the normality of the items was assessed by skewness (SI < 3) and kurtosis (KI < 10) suggesting non-severe violations of normality (Kline, 2015). Descriptive analyses (frequencies, percentages, means and standard deviations) were calculated for all the variables. To compare the means of two groups, the independent means t-test (assumes the normality and homoscedasticity of the distribution variable) was applied. To compare the means of more than two groups, the F-test was applied (it assumes that the variable is normally and independently distributed, with equal variances among groups). The chi-square test was used to compare distributions. Three measures of the effect-size, Cohen's d, eta squared and phi were used accordingly to the level of measurement of the variables; interpretation followed Cohen (1988) guidelines. Multiple linear regressions were carried out to assess the variables that predicted income level. The predictors showed acceptable levels of collinearity, with VIF scores less than 5. SPSS 28.0 was used for all analyses.

Results

Sample

The sample is composed of 81,499 people from 61 countries. The sample is mostly female, although there are statistically significant differences across countries; 19 countries have more participants men than women. The mean age of the sample is 42.69 years (SD = 16.23; 16-99); men are older than women. Most of the sample is married and has studied till upper secondary education (37.0% has middle education). Most of the sample lives in an urban context. Only 1.7% of the sample considers to belong to the upper classe, but 9.6% of the sample report high level income (Table 1).

Sociodemographic characterization of the sample according to income level

There are more women than men with low and medium incomes and more men with high incomes. Furthermore, people with higher incomes are younger than those with lower incomes. There are more separated, divorced and/or widowed people with low incomes than married, living together and/or single people. More people with low income level than with medium and high income works full-time, is self-employed, retired, homemaker and unemployed. Also, more people with high income than medium or low live in urban context. From the short-cycle tertiary education till doctoral education, it is possible to find people with higher income. Only people that consider themselves as belonging to upper middle class and upper class has higher income than the others (Table 2).

In the last 12 months, participants with low income have gone, more often than those with medium and high income, without enough food to eat, without needed medicine or treatment, without cash income, without a safe shelter, and felt unsafe from crime in their own home. Also, participants with low income have gone, more often than those with medium and high income, to compare their standard of living with their parents as worse (Table 3).

Neighborhood according to income level

With regard to the neighborhood, globally, people with low incomes report more problems and more concerns than people with medium and high incomes in relation to security, robberies, street violence, police interference in private life, alcohol consumed on the street, chronic alcoholics, drug use on the street, issues with people of different races, homosexuals and unmarried couples living together (Table 4).

Also, people with medium income report more problems and more concerns than people with low and high incomes with racist behavior and less with people from diferente religions. In turn, people with high incomes reveal, more than people with medium and low incomes, more problems and concerns with sexual harrassment and immigrants (Table 4).

People with medium and low incomes consider more than people with high incomes that neighborhood drug problems are important issues. People with AIDS bother low-income people the most, followed by middle-income people, followed by high-income people (Table 4).

Variables that explain income

Sex, age, marital status, employment status, urban-rural, social class (subjective), highest educational level: [ISCED 2011], state of health (subjective),

satisfaction with financial situation of household, neighbors: people of a different race, neighbors: people who have aids, neighbors: heavy drinkers, neighbors: people who speak a different language, frequency you/family (last 12 month): gone without enough food to eat, frequency you/family: gone without needed medicine or treatment , frequency you/family: gone without a cash income, how often have you or your family: gone without a safe shelter over your head, standard of living comparing with your parents contribute to explain income (Table 5). This is, being a man, younger, married or living together as married, working, belonging to a higher social class, living in an urban context, having a higher educational level, having a good perception of health, feeling more satisfied with their financial situation. Also, not going through the situation of not having enough food and money, necessary medical treatments, housing and living better than parents contribute to explain a high income. Besides, having as neighbors' people who speak a different language who are from different races contibute to explain a high income. At last, having as neighbors' people who have AIDS or are heavy drinkers contribute to explain lower income (Table 5).

Discussion

Gender income disparities persist, with more women in lower and medium-income brackets, while men dominate higher incomes. Historical gender norms limit women's opportunities, concentrating them in undervalued professions (Richards-Melamdir 2021). A persistent gender pay gap further exacerbates income imbalances, fueled by workplace discrimination, biases, and stereotypes hindering women's career progression and negotiation of salaries (Speer et al. 2013). These dynamics perpetuate ongoing income disparities between man and women. Several researchers have been reflecting on the phenomenon of the feminization of poverty for several decades (Chant 2008; McLanahan and Kelly 2006; Pearce 1978; Zulfiqar and Malik 2023), highlighting the precariousness of women, occupying jobs with lower salaries compared to men, exemplifying that single-parent families are an increasingly visible reality. Labor instability, combined with the sphere of private life, can lead to situations of enormous fragility and poverty. The precariousness of employment affects all age groups, albeit in different proportions. Women are at greater risk of deprivation, as they often see a greater spiral of poverty and economic dependence in situations of family breakdown and family overload.

Higher incomes are often associated with younger individuals, driven by factors like career progression, industry preferences, and educational qualifications (Liao et al. 2023). Younger individuals benefit from career flexibility, advancement opportunities, and skill accumulation, contributing to increased income levels. High-income sectors like technology and finance attract a younger demographic, valuing traits such as innovation and adaptability (Rouvroye et al. 2022). Recent graduates and those pursuing advanced degrees are more likely to command higher incomes due to specialized skills in demand (de Lange et al. 2023). Conversely, older individuals may experience income fluctuations due to factors like career plateaus or caregiving responsibilities. Some prioritize stability over pursuing higher earnings, contributing to observed income differences among age groups (Alcover et al. 2023). Age is thus seen as a vulnerability factor in the condition of poverty. There is an assumption that tends to see the ageing process itself as a determining factor of poverty (e.g., Kwan and Walsh 2018). In reality, poverty in old age is a condition that stems from life trajectories of accumulated disadvantages (low economic and social status prior to retirement, low public social benefits, gender differences in opportunities).

Individuals with lower incomes are prone to separation, divorce, or widowhood, whereas those with higher incomes are frequently found in marital, cohabiting, or single situations. Financial hardships can strain relationships, resulting in separations or divorces among those with lower incomes (Landau and Arthur

1992). Various socio-economic stressors faced by low-income individuals impact family dynamics. In contrast, individuals with higher incomes, benefiting from financial stability, often experience enduring relationships (Schoeni 1995). Economic well-being fosters supportive family environments, making marriage or cohabitation more feasible. Access to resources and opportunities enhances overall relationship satisfaction and stability.

Full-time employment, self-employment, retirement, homemaking, and unemployment are more prevalent among those with low incomes compared to medium and high-income individuals. Low-income individuals often engage in full-time employment and self-employment, driven by hourly wages and opportunities in less lucrative industries (Eardley and Corden 1996). Retirement and homemaking are more prevalent among this group, with early retirement and homemaking as responses to limited career advancement or financial constraints (Brydsten et al. 2023). Unemployment is higher among low-income individuals due to challenges in accessing stable job opportunities, influenced by economic factors, educational disparities, and industry-specific challenges (Lee et al. 2023).

In view of the social changes that have taken place over the years, more urban areas are now facing new social challenges as they are confronted with increasingly high levels of unemployment and an increase in poverty. As a result, citizens are seeing their living conditions worsen, with greater difficulties in accessing health care, social support and education (Adamovsky 2013). Moreover, individuals with high incomes are more likely to reside in urban areas than those with medium or low incomes (Talen and Koschinsky 2013). Individuals with high incomes often gravitate toward urban areas, drawn by various factors such as job opportunities, cultural amenities, and a higher standard of living (Steinmetz-Wood et al. 2017). Urban settings typically offer a concentration of high-paying jobs, diverse entertainment options, and access to quality services, making them attractive to those with the financial means to afford such amenities (Bratu et al. 2023). Conversely, individuals with medium or low incomes may face economic constraints that influence their residential choices (Atkins and Hart 2019). Cost of living, housing affordability, and job availability are crucial considerations for those with limited financial resources. As a result, they may opt for suburban or rural areas where living expenses may be comparatively lower (Heilmann et al. 2021).

Across educational levels, from short-cycle tertiary education to doctoral education, individuals with higher incomes can be found. Notably, only those who identify as belonging to the upper middle class and upper class have higher incomes than others. Higher education correlates with higher incomes, reflecting the value of specialized knowledge and skills (Li et al. 2019). Advanced degrees, like doctoral education, often lead to positions with competitive salaries (Brea-Martinez et al. 2023). Those identifying as upper middle class and upper class tend to have higher incomes, revealing the influence of social class distinctions. Higher social classes provide advantages in career opportunities, networking, and financial privileges. This highlights education's role in economic outcomes, suggesting it contributes to upward mobility (Dorn et al. 2023). However, income-social class ties indicate systemic issues in social stratification, emphasizing the need for comprehensive efforts to address disparities and enhance societal inclusivity.

Over the past 12 months, individuals with low incomes have more frequently experienced challenges such as insufficient food, lack of necessary medicine or treatment, absence of cash income, absence of secure shelter, and feelings of insecurity from crime within their homes, compared to individuals with medium and high incomes (Leichenko and Silva 2014). Economic constraints leave individuals with low incomes grappling with insufficient food and lack of necessary medicine, impacting nutrition and healthcare access (French et al. 2019). Notably, low incomes result in the absence of cash income, signaling financial instability and difficulty meeting basic needs (McGann and Murphy 2023). Housing insecurity is prevalent among low-income individuals, affecting well-being, health, and stability (Kang 2023). Feelings of insecurity from crime are more frequent for those with low incomes, often linked to residing in areas with higher crime rates (Stiglitz 2015). These challenges collectively diminish the quality of life for individuals with low incomes, emphasizing the need for urgent societal efforts to address economic disparities, enhance social safety nets, and create opportunities for upward mobility (Kushel et al. 2006).

Furthermore, participants with lower incomes more frequently compare their standard of living to that of their parents as being worse than individuals with medium and high incomes (Bruno et al. 2023). Those with lower incomes often encounter obstacles in progressing economically, leading to a perception that their standard of living is declining compared to that of their parents. Citizens are pessimistic about the economic prospects of future generations because compared to the older generations, the baby boomers, who had access to stable jobs, the younger generations, the millenialls, will find it more difficult to achieve the economic conditions of their parents (OECD 2019).

Economic limitations, restricted opportunities, and systemic hurdles contribute to this perception of stagnation or setback (Smeeding 2016). In contrast, individuals with high incomes tend to experience more stability or improvement in their standard of living compared to their parents (Sirgy 1998). Access to superior educational and career prospects, financial resources, and intergenerational support fosters a more positive evaluation of their economic circumstances. The assessment of one's standard of living in comparison to parents is shaped by a multifaceted interplay of economic, social, and cultural elements (Kagitibasi 2014). Factors such as educational achievements, job prospects, and societal shifts all play a role in influencing individual perceptions of progress or decline in living standards.

In terms of the local community, on a global scale, individuals with lower incomes express a higher incidence of problems and concerns compared to those with medium and high incomes (McGann and Murphy 2023). These issues include matters related to security, robberies, street violence, police intrusion into private life, public alcohol consumption, the presence of chronic alcoholics, street-level drug use, as well as challenges associated with people of diverse races, homosexuals, and unmarried couples cohabiting (Heilmann et al. 2021). Individuals with lower incomes face heightened security issues, including increased incidents of robberies and street violence. Economic vulnerabilities contribute to elevated exposure to crime in their local communities (Stiglitz 2015). Concerns about police intrusion and issues with public alcohol consumption highlight the intricate relationship between law enforcement, public behavior, and socioeconomic factors in lower-income communities (Porthé et al. 2021). Also, in lower-income areas, the prevalence of chronic alcoholics and street-level drug use is higher, accentuated by economic challenges. This underscores the complex link between social and economic issues contributing to substance abuse (Xu et al. 2022).

Lower-income individuals encounter challenges in diverse communities, facing issues with people of different races, homosexuals, and unmarried couples cohabiting. These challenges reflect broader societal concerns about inclusivity and acceptance. Disparities in local community experiences emphasize how socioeconomic factors intersect with safety, law enforcement, substance abuse, and social cohesion within neighborhoods (Stein 2013). Economic disadvantages compound these challenges.

Individuals with medium incomes report higher challenges, particularly in relation to racist behavior, suggesting heightened awareness or impact of racial discrimination (Jamieson et al. 2021). However, they express fewer concerns in interactions with people from different religions, indicating a divergence in perceived challenges. Contrastingly, those with high incomes show a higher prevalence of concerns, specifically regarding sexual harassment and immigration (Alesina et al. 2023; Smidt et al. 2023). This may indicate increased awareness or sensitivity within this income group, possibly influenced by a diverse social environment or exposure to global issues. These findings emphasize how socioeconomic factors, like income levels, shape perceptions of societal challenges. Varied concerns across income groups highlight the intricate interplay between economic status, cultural dynamics, and awareness of social issues (Haddon and Wu 2022).

The factors contributing to higher income encompass a diverse range of demographic, social, and personal attributes, illustrating the multidimensional nature of income disparities (Dabla-Norris et al. 2015). Being male and younger suggests potential advantages in career progression, adaptability, and access to opportunities, contributing to higher incomes (Rouvroye et al. 2022; Speer et al. 2013). Individuals in marital or marital-like arrangements may benefit from shared resources, stability, and mutual support, positively influencing their income (Schoeni 1995). Active employment and belonging to a higher social class often correlate with access to better-paying positions and increased earning potential (Eardley and Corden 1996). Residing in urban areas and possessing a higher level of education can provide access to diverse opportunities, professional networks, and industries that contribute to higher income (Brea-Martinez et al. 2023; Talen and Koschinsky 2013).

Avoiding situations like insufficient access to food, inadequate funds, and surpassing the living standards of one's parents serves as an additional explanation for achieving a high income. Evading scenarios of insufficient access to food and inadequate funds implies financial stability. This stability allows individuals to meet basic needs, contributing to a higher income (McGann and Murphy 2023). The ability to afford necessary medical treatments reflects good health and well-being. A healthy workforce is often more productive, potentially leading to higher income levels (Salgnac et al. 2020). Avoiding substandard housing indicates a level of comfort and may be associated with higher living standards (Kang 2023). A comfortable living environment can positively impact one's overall satisfaction and productivity, potentially contributing to a higher income. Achieving a living standard higher than that of one's parents signifies upward mobility (Bruno et al. 2023). This progress may result from access to better educational and career opportunities, contributing to a trajectory of increased income.

Moreover, having neighbors who communicate in a different language or hail from diverse racial backgrounds adds to the factors that explain a higher income. Conversely, having neighbors who are afflicted with AIDS or engage in heavy drinking contributes to the explanation of a lower income. Interaction with neighbors of different languages and racial backgrounds can expose individuals to diverse perspectives and opportunities, potentially enhancing professional networks and contributing to higher income (Dooly and Vallejo Rubinstein 2018). The presence of neighbors with AIDS or engaged in heavy drinking may indicate health challenges within the community. This can lead to increased economic burdens, including healthcare costs and potential disruptions in employment, contributing to lower income levels (Latkin et al. 2013). These neighborhood dynamics underscore the interconnectedness of community influences on individual economic outcomes.

Individuals with higher incomes seem to be more inclined to notice issues related to substance use when experiencing happiness. While higher income doesn't directly cause this awareness, there appears to be a correlation between elevated income levels, positive emotions, and an increased awareness of substance use issues. Several potential explanations support this trend: Those with higher incomes often have better access to educational resources and information about substance use risks, increasing their awareness of signs and symptoms (Russolillo et al. 2023). Higher-income individuals may be part of social circles that are more attuned to mental health and substance use issues, enhancing their likelihood of noticing such issues, especially when feeling happier and more engaged (Macchia and Whillans 2021). Individuals with higher incomes typically have better access to mental health resources, fostering introspection and observation of behavior changes related to substance use (Thomson et al. 2022). Cultural attitudes toward substance use and mental health vary across socioeconomic groups. Cultures with higher socioeconomic status may prioritize self-awareness and self-improvement, contributing to heightened awareness during periods of happiness (Miyamoto et al. 2018).

Limitations and future research

Despite offering valuable insights into the factors influencing income disparities, the study has certain limitations that warrant acknowledgment. The study makes sweeping statements about gender income disparities, age-related income trends, and the impact of various factors on income levels. However, individual experiences can greatly differ, and the study may not capture the diverse range within various demographic groups. While the study uncovers associations between factors like education, marital status, and urban residence with income levels, it falls short of establishing causation. Unexplored variables may contribute to the observed income patterns. The study may not fully grasp the nuanced and subjective nature of these experiences, with individual perceptions influenced by a variety of personal and cultural factors. The study might not fully capture the experiences of marginalized groups or account for intersectional identities. It is crucial to consider the diverse backgrounds of individuals for a more inclusive comprehension of income dynamics. The study centers on individuals' perceptions of their standard of living. While perceptions are vital, they may not always align with objective economic or health indicators, introducing potential bias.

Future research in this field could explore several avenues to deepen our understanding of income dynamics and related factors. Conducting longitudinal studies to track changes in income disparities over time would provide insights into the dynamic nature of these trends. Examining how various factors interact and evolve could contribute to a more comprehensive understanding. Complementing quantitative data with qualitative research methods can offer a richer understanding of the experiences, perspectives, and motivations of individuals regarding income. In-depth interviews and case studies could unveil nuanced narratives behind income patterns.

Comparing income dynamics across different countries and cultures can highlight variations influenced by diverse economic systems, social structures, and cultural norms. This could contribute to a more comprehensive understanding of the global landscape. By addressing these areas, future research endeavors can contribute to a more nuanced and comprehensive understanding of income dynamics, providing a foundation for informed policy decisions and social interventions.

Conclusion

In summary, persistent gender income gaps favoring men and younger individuals dominate higher-income brackets. Historical gender norms, a lingering pay gap, and age-related factors contribute to these imbalances. Moreover, relationship dynamics, employment patterns, and residential choices vary across income groups, influencing overall financial well-being. The correlation between education and income is evident, with higher educational levels associated with higher incomes, especially among those identifying as upper middle class and upper class.

Neighborhood dynamics further contribute to income variations, where diverse interactions positively impact professional networks, while health challenges in the community contribute to lower incomes. The avoidance of economic challenges, such as insufficient access to food and surpassing one's parents' living standards, adds an additional layer to explaining high income. Interactions with diverse neighbors contribute positively to income, while health challenges within the community are associated with lower incomes.

Elevated unemployment rates, job instability, stagnant low wages, and unpredictable incomes hinder upward social mobility and may result in situations of stagnant or even downward social mobility. In essence, income disparities are intricate and influenced by a combination of demographic, social, and personal factors. Addressing these systemic issues is crucial for fostering economic inclusivity and mitigating disparities in financial outcomes.

Declarations

Author Contribution

A.L. and C.V.S wrote the main manuscript text and P.D. formated the paper and prepared tables. All authors reviewed and approved the manuscript.

Data Availability

Data is available at the World Values Survey (WVS): Wave 7 website.

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Tables

Tables 1 to 5 are available in the Supplementary Files section

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