Are immigrants in favour of immigration? Evidence from England and Wales

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Abstract

Using the UK Citizenship Survey for the years 2007 – 2010, this paper investigates how immigrants view immigration and how these views compare to natives: Immigrants who have been in the UK longer are similar to natives in being opposed to further immigration, while recent immigrants are more in favour of further immigration. Labour market concerns do not play a large role for natives nor either group of immigrants. However, financial and economic shocks are associated with stronger anti-immigration responses, even when holding the level of the respective variable constant.

JEL Classification: J15, J61, J82

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1. Introduction

The literature considering the support for, or opposition to, immigration has focused exclusively on natives, while the views of immigrants already in the country have been neglected.[1] According to the UK Citizenship Survey (2007-2010) around 71% of the respondents are opposed to further immigration.[2] There are marked differences between natives and immigrants: 83% of all natives and 48.48% of all immigrants oppose further immigration. However immigrants are not homogeneous and we consider two groups of immigrants – those who have been in the country for 5 years or more (established immigrants) and those who have been in the country for less than 5 years (recent immigrants). For the former group 53% of respondents are opposed to further immigration, and for the latter group only 33% are opposed, demonstrating clear heterogeneity. In this paper, we investigate these differences. We find that they are not simply the result of different socio-economic characteristics of the three groups (natives, established immigrants and recent immigrants), even though conditioning on them narrows the gap to some extent. Labour market concerns do not

[1] Much of the literature is written in terms of attitudes, rather than views. In this paper we refer to views because attitudes represent a deeper psychological consideration that cannot be identified from the questions available in our data. It is possible that views and attitudes are highly correlated, and that views are important in attitude formation (and vice versa).

[2] According to the Office for National Statistics' quarterly report published in February, 2012, 593,000 immigrants came to the UK in between June 2010 to June 2011 (ONS, 2012). In June 2009 to June 2010, 582,000 immigrants came to the UK and the number of immigrants coming to UK has been around this level since 2004. In the labour market, 690,000 National Insurance Numbers were issued to people having any nationality other than British in the year up to September, 2011. This allocation of National Insurance Numbers was an increase of 11% relative to the previous year.

play a large role for either group of immigrants (or natives). However, (lower) income, and financial and economic shocks, are associated with stronger anti-immigration responses. Immigrants who have been in the UK for five years or more are similar to natives in being opposed to further immigration, while recent immigrants are more in favour of further immigration.

Much of the empirical literature has focused on the impact of immigratoin on local labour markets.[3] In contrast, the literature investigating the determinants of immigrants' views to immigration is practically non-existent, and there is only a small literature investigating the views of natives. Most of the literature[4] on natives' views finds evidence for a strong positive relation between education and support for (further) immigration. Another common finding that emerges from this literature is that labour market concerns, or labour market outcomes, do not appear to be strongly

[3] Contrary to Borjas (2003) most findings suggest that immigration does not have any considerable adverse effect on local labour markets, see Card (1990), Altonji and Card (1991), Kuhn and Wooton (1991), LaLonde and Topel (1991), Card (2001) for the US, Dustmann et al. (2003), Dustmann et al. (2005) for the UK, Haisken-DeNew and Zimmermann (1994), Pischke and Velling (1997), Haisken-DeNew and Zimmermann (1999) for Germany, Winter-Ebmer and Zweimuller (1996), Winter-Ebmer and Zweimuller (1999) for Austria, Hunt (1992) for France, Carrington and Lima (1996) for Portugal, and Angrist and Kugler (2003) for Western Europe as whole.

[4] Card et al. (2005), Dustmann and Preston (2004) and Constant and Zimmermann (2013) for Europe, Dustmann and Preston (2001) for England, Vervoort (2012) for Netherlands, Bauer et al. (2000), for OECD countries and Citrin et al. (1997), and Scheve and Slaughter (2001) for USA.

associated with anti-immigration views. Furthermore, a range of studies[5] finds that welfare concerns or non-economic concerns, such as a loss of identity are more important than labour market concerns.

There are three main reasons why further immigration may be opposed. Firstly, future immigration may have a detrimental effect on the labour market prospects of natives and immigrants who are already in the host country. New immigrants may be seen as potential competition for jobs in the host labour market (although this may be a fallacy of composition). On this basis it may be expected that new immigrants are closer to being substitutes for recent immigrants, or earlier immigrants, than they are for natives. This may suggest that immigrants may be more opposed to immigration than natives. Recent research (e.g., Ottaviano and Peri (2012) for the US, Manacorda et al. (2012) and Dustmann et al. (2013) for the UK) suggests that earlier and later immigrants are substitutes in the labour market and as such are likely to compete for the same jobs, although it has been hard to find a consistent and strong negative link between immigration and natives' labour market outcomes.[6] Secondly, all three groups may be

[5] Card et al. (2012) and Rustenbach (2010), for Europe, Dustmann and Preston (2007), for England, Fetzer (2011) for U.S. and Europe, Bakker and Dekker (2012) for Amsterdam, Stanley et al. (2012) for Australia, Nielsen et al. (2012) for a small Italian town, and Mayda (2006) for developed and developing countries emphasize the importance of social interaction, social capital, sense of society, interpersonal trust and compositional concerns.

[6] For reviews of the literature on the economic impact of immigration see Borjas. (1994), Friedberg and Hunt (1995), LaLonde and Topel (1996) and Borjas (1999). See the recent special issue of the Journal of the European Economic Association (Card, Dustmann and Preston, 2012; Manacorda, Manning and Wadsworth, 2012; Ottaviano and Peri, 2012; Borjas, Grogger and Hanson, 2012; Card, 2012; Dustmann and Preston, 2012) for a comprehensive discussion of the current state of the literature.

opposed to further immigration if immigration places a strain on public services, such as education (see, e.g., Betts and Fairlie, 2003; Geay et al., 2013; Ohinata and van Ours, 2013; Schneeweis, 2013; or Braakmann, Waqas and Wildman, 2014), public safety (e.g., Bell et al., 2013), health care or welfare. Immigrants in a host country may oppose further immigration because of residency requirements. Immigrants who do not yet have a permanent right to residency in a state may oppose further immigration that may lead to a tightening of permanent residency laws. Thirdly, there may be opposition to immigration because of the fear that it may be seen as a threat to the culture of the host nation. Natives and established immigrants may view immigration as an erosion of social cohesion (Hickman, Crowley and Mai 2008).

On the other hand, natives may favour further immigration if they think immigrants are helpful in economic growth. Another explanation for natives' pro-immigration views could be their self-interest approach. Native businessman/woman may see further immigration beneficial for their business, as it can result in wage drops in job sectors in which immigrant workers are concentrated. It is also possible that immigrants favour further immigration as it enables them to form links with people who share the same culture and heritage. Immigrants may also want to bring their families to the host country. Such desires stem from the want for familiarity and

social cohesion – although this may lead to tensions with natives who view this as an erosion of social cohesion.

The opposition, or support, for further immigration will vary between and within the three groups identified. Earlier and recent immigrants may hold different views on further immigration because of a stronger assimilation of earlier immigrants into British culture. Manning and Roy (2010) provide some evidence on this assimilation process. They find that immigrants – with the exception of Irish and Italians – consider themselves more British the longer they stay in the UK and that even immigrants from a culture that is very different from the British integrate successfully. Given this assimilation, it appears entirely possible that immigrants also adopt the natives' resistance to further immigration.

The remainder of this paper is organised as follows. Section 2 describes the dataset and methodology used in this study, section 3 presents results and section 4 concludes.

2. Data and Estimation

This paper uses the three waves (2007-2010) of the UK Citizenship Survey.[7] The survey is conducted in England and Wales, covers people aged 16 and above and consists of a core sample and a minority ethnic boost sample.

[7] The survey has been collected since 2001. Initially it was a biennial survey conducted by the Home Office, in 2006 it fell under the auspices of the Communities and Local Government department (now the Department for Communities and Local Government. From 2007 onwards the survey has been conducted annually, with data collection taking place each quarter. The publicly available data for this period combines four quarters, giving surveys for 2007-08, 2008-09 and 2009-10.

Each wave of the Citizenship Survey has a sample size of around 15,000 people, consisting of a core sample of around 10,000 and a minority ethnic boost sample of around 5,000 individuals.

Respondents are categorized on the basis of country of birth of respondent and country of birth of their mother and father in order to differentiate between immigrants and natives. This classification gives us the following six categories:

1. Respondents born in the UK with both parents born in the UK.
2. Respondents born in the UK with one parent born abroad.
3. Respondents born in UK with both parents born abroad.
4. Respondents born abroad with both parents born in the UK.
5. Respondents born abroad with one of the parents born abroad.
6. Respondents born abroad with both parents born abroad.

We focus on groups 1 and 6 only. We refer to the first group as 'natives' and group 6 as 'immigrants'. While this classification may be imperfect there is no further information available for more precise classifications and we believe that they provide mechanism for distinguishing between natives and immigrants. These two categories make up 85% of the total respondents, with 55% falling into the native and 30% falling into the immigrant category. The remaining 15% of respondents fall into one of the other four groups making it difficult to assign individuals to 'natives' or 'immigrants'. For example, both group 2 and 5 could contain children of British

servicemen who married while on duty abroad with the only difference being the place of birth of the child. Given these ambiguities, it appears unreasonable to treat one of these as a native and the other as an immigrant and we consequently omit all respondents who fall into those four categories.

Immigrants are further divided into two categories: earlier immigrants and recent immigrants. Earlier immigrants (forming 23% of the original sample), are all those immigrants who came to UK more than 5 years ago and recent immigrants (7%) are those who arrived within the last five years. There are 9,714 earlier immigrants and 2,687 recent immigrants in our sample.

The outcome variable is the answer to the question, "Do you think the number of immigrants coming to Britain nowadays should be increased, reduced or should it remain the same?" If the respondent says increased or reduced, then the interviewer asks if the number should be increased or reduced by a little or a lot. For most of the analysis, "increased a lot", "increased a little" and "remain the same" are grouped together, as all indicate that the respondent does not want immigration to be cut. People replying "increased a lot" and "increased a little" are clearly in favour of immigration, while those replying "remain the same" are also not against it, We also group the choices "reduced a lot" and "reduced a little" as both indicate a wish to see immigration reduced. Respondents selecting "cannot

choose" are excluded from the analysis. This generates an indicator variable of whether an individual is opposed to further immigration (or not). We assess the robustness of these choices in two ways: We run ordered probit models on the original (5 category) outcome variable and we also run the same models without individuals who replied "remain the same". Results do not change fundamentally.

Control variables used are: survey year, gender, age, ethnicity, religion, practicing religion, and region. Dummy variables are generated for all of these variables, in the case of age for each year. Control variables for all the models are the same unless mentioned. The omitted category variables are: "wave 2007 – 2008" for the survey year, "male" for gender, "white" for ethnicity, "Christian" and "not practicing religion" for religion and practicing religion, and "London" for the regions.

Our key variable of interest is an individual's migration status. Being native serves as the reference group enabling us to explore differences between natives, earlier immigrants and recent immigrants. We are also interested in a range of variables related to economic status and economic shocks. Employment status is important for investigating the role that the labour market plays in influencing for people's views towards further immigration. "Employed" is the reference group for employment status dummies. Income is used to proxy for social status. The reference category for the income variable is "£10,000 – £15,000". Due to data restrictions we

unfortunately face a trade-off in relation to education variables as only respondents up to the age of 65 are asked about their education. Our main estimates contain all respondents at the cost of omitting information on education. However, we also estimated models with and without education on a sample restricted to individuals up to 65 and found that these changes made very little difference to native/immigrant differences in their views towards further immigration (results available on request).[8]

Finally, we also use the 2009/10 data that contains additional information on economic shocks, such as job loss or having to cut back on certain expenditures in last 12 months. These are included in separate models to consider how the onset of financial difficulties affects support for immigration. Table 1 provides descriptive statistics for our sample.

[Insert Table 1 here]

Table 1 shows that immigrants are on average younger than natives, and recent immigrants are, on average, the youngest group. Recent immigrants are more likely to be male, employed (and unemployed) and less likely to be out of the labour force than natives. Immigrants have, on average, lower incomes than natives, with recent immigrants having over a third of respondents in the lowest income group.

[8] When we included education and estimated the model on the reduced (under 65) sample the coefficient of our key variable, migrant status, remained largely unchanged; however, we found that higher education is associated with favourable views towards immigration for natives, earlier and recent immigrants.

We begin by looking first at raw differences between natives, earlier and recent immigrants. Subsequently, we include the other right hand side variables described above to check to what extent the differences between natives and immigrants can be explained by different socio-economic characteristics. We estimate these regressions by OLS, probit and ordered probit. However, results are typically qualitatively identical. We also estimated all models separately by gender and found no difference in the results.

We then split the sample into natives, earlier and recent immigrants to investigate to what extent the determinants of opposition towards immigration differs between the three groups. Finally, we focus on the role of economic and financial worries using the 2009/10 data. Four types of economic worries are considered, specifically whether the respondent has lost his/her job, experienced a drop in income, had to cutback spending on necessities such as food or shelter, or had to cutback spending on non-necessities, such as entertainment expenses or charity donations in last 12 months. The reference category for this variable is "not reporting any worry". These four additional models are estimated for the pooled sample and for natives, earlier and recent immigrants separately.

3. Results

Table 2 compares the unconditional and regression-adjusted conditional differences in immigration views between natives, earlier and recent

immigrants. The conditional models control for employment status, income level, age dummies, ethnicity, gender, religion, wave year and Government Office Region of residence. All models suggest that both immigrant groups are less opposed to further immigration than natives. Furthermore, earlier immigrants are always between natives and more recent immigrants. Quantitatively, the unconditional models suggest that earlier immigrants are between 26 and 29 percentage points less likely to oppose immigration than natives, while the corresponding numbers for recent immigrants are between 41 and 49 percentage points. Both coefficients are economically large and highly significant. We also obtain the same pattern of results when using an ordered probit. In the conditional models, the differences between natives and immigrants are reduced considerably: Earlier immigrants are now between 12 and 13 percentage points less likely to oppose further immigration than natives, while recent immigrants are between 24 and 30 percentage points less likely. However, the differences between the three groups remain large and statistically significant. From these results, it is clear that support for further immigration differs widely between the three groups and that earlier immigrants hold views that, on average, fall between the views of natives and recent immigrants.

[Insert Table 2 here]

The separate models for natives, earlier and recent immigrants (Table 3) suggest that, by and large and with the exception of earlier

immigrants who are out of the labour force, none of the labour market dummies are significant. It is interesting to note that the significant coefficient for "out of the labour force" suggests that these respondents are, if anything, more in favour of further immigration then employed respondents. Based on these results, it appears that labour market status is largely unrelated to anti-immigration views for any of the groups. These findings are in line with the findings of Dustmann and Preston (2007) and Card et al. (2012) who also find that labour market concerns are not important in determining natives' views towards immigration.

Among the two immigrant groups, women appear to be between 3 and 4.6 percentage points more opposed to further immigration than men, while there is no evidence for gender differences among natives.

Income dummies are used to analyze the impact of economic status on opposition to further immigration. It is interesting to note that for natives and earlier immigrants a clear gradient emerges: Natives and immigrants with higher income are more likely to be in support of further immigration. For recent immigrants the pattern appears to be less clear. Relative to individuals earning between £10k and £15k, individuals with lower incomes are between 8.8 and 10 percentage points less likely to oppose immigration, while respondent with higher income are also less opposed towards further immigration, resulting in an inverted U-shaped relationship between income and opposition to immigration. A potential explanation for this somewhat

unexpected result at low incomes could be the role of non-monetary motives such as family reunification or the wish to see more of their compatriots immigrating, which should be stronger for recent immigrants than for earlier immigrants or natives. Overall, our results suggest that earlier immigrants appear to hold views closer to those of natives than to recent immigrants.[9]

[Insert Table 3 here]

Finally, we look at the effect of economic shocks experienced in the previous year. Our results, shown in Table 4, suggest that the experience of job loss (even holding constant current labour force status), a drop in income (again holding constant current income) or having to cut back on expenses on both necessities and luxuries are associated with a stronger opposition to further immigration. The qualitative results are comparatively similar across the three groups, even though they are not always significant for recent immigrants, possibly due to the much smaller sample size in that group. However, point estimates are generally large. For natives, job loss is associated with a 4.5 percentage points increase in opposition to further immigration, while drops in income and cutbacks in necessities are associated with a 2 percentage points fall. For earlier immigrants, drops in income and cutbacks in luxuries appear to matter most, while job loss and cutbacks in necessities appear to be less important. Finally, the point

[9] As a robustness check, all the respondents who responded with "remain the same" to the outcome question are dropped from the data and all the models are rerun. Results from these regressions remain fairly similar. If anything, the similarities between earlier immigrants and natives increased.

estimates for recent immigrants suggest that they react more strongly to job losses, drops in income and in particular cutbacks in necessities than the other groups. These results suggest that changes in economic status such as drops in income or job loss matter for people's views on immigration, even when holding the levels of these variables constant.

[Insert Table 4 here]

4. Discussion and Conclusion

This paper is the first study to investigate how immigrants view further immigration, and how these views may vary between natives, earlier and more recent immigrants. The previous literature has only considered the views of natives towards immigration. The main finding of this research is that there is heterogeneity in the attitudes of immigrants towards immigration, with recent immigrants less opposed to immigration than earlier immigrants. The results for earlier immigrants consistently lie between those of natives and recent immigrants. This may be expected because, if there is any process of assimilation, immigrants should become closer to natives in their views. There are essentially two explanations why earlier immigrants are more similar to natives than recent ones. The first is that as time passes immigrants integrate into British society. Alternatively, it could be the case that only those immigrants who are similar to natives stay in the country, while other immigrants, with differing views, leave. The first explanation is supported by the findings of Manning and Roy (2010)

concerning cultural integration; immigrants appear to become more similar to natives the longer they have been in the country. Manning and Roy (2010) find that immigrants integrate into the British culture very easily. The second explanation is essentially self-selection but the limited available information in the data, in particular the fact that we do not observe immigrants who have left, does not allow this to be tested.

This study does not find any strong consistent evidence that the anti-immigration views of natives, earlier and recent immigrants towards further immigration can be attributed to labour market outcomes. Even if the earlier immigrants and recent immigrants compete in the labour market, as suggested by the findings of Ottaviano and Peri (2012) and Dustmann et al. (2013), there is no strong evidence that the current employment status affects views towards further immigration.

Results on the income of natives and earlier immigrants suggest a clear gradient for respondents with higher income favouring further immigration, whereas there is some evidence for an inverted U-shape for recent immigrants. A potential explanation for this result is that low-income recent immigrants have concerns that family reunification may be made harder by tougher immigration laws, and these worries may overwhelm other concerns.

We further find evidence in all three groups that economic shocks such as job loss or drops in income matter, even when holding employment

status and the level of income constant. This result suggests that people might be blaming immigrants for adverse shocks, regardless of whether they recover from the respective shock.

Overall, this research suggests (a) that earlier immigrants and natives share more similar views towards further immigration than earlier and recent immigrants, (b) that employment status does not play a large role in explaining anti-immigration views, (c) income matters, even though the exact effects differ at low incomes between recent immigrants and natives and earlier immigrants, and (d) that economic shocks tend to be associated with more anti-immigration views.

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Table 1: Descriptive Statistics (2007 – 2010)

Variables	Natives		Earlier Immigrants		Recent Immigrants	
	Mean	**Std. Dev.**	**Mean**	**Std. Dev.**	**Mean**	**Std. Dev.**
Reduce Migration	0.823	0.382	0.530	0.499	0.334	0.472
Increase Migration	0.177	0.382	0.470	0.499	0.666	0.472
Out of Labour Force	0.313	0.464	0.323	0.468	0.218	0.413
Self Employed	0.069	0.254	0.082	0.274	0.039	0.193
Unemployed	0.150	0.357	0.162	0.368	0.181	0.385
Employed	0.468	0.499	0.434	0.496	0.563	0.496
Male	0.449	0.497	0.484	0.500	0.538	0.499
Female	0.551	0.497	0.516	0.500	0.462	0.499
Age	50.262	18.589	46.622	15.422	31.319	9.449
Income below 5K	0.189	0.392	0.257	0.437	0.344	0.475
Income 5K to 10K	0.209	0.407	0.198	0.399	0.165	0.371
Income 10K to 15K	0.156	0.363	0.158	0.365	0.163	0.369
Income 15K to 20K	0.117	0.321	0.107	0.309	0.096	0.294
Income 20K to 30K	0.158	0.365	0.149	0.356	0.125	0.331
Income 30K to 50K	0.125	0.330	0.098	0.297	0.071	0.256
Income above 50K	0.045	0.208	0.033	0.180	0.036	0.186
Observations	20125		8399		2448	
Variables available only for 2009 – 2010						
Lost Job	0.059	0.236	0.055	0.228	0.088	0.284
Drop in Income	0.259	0.438	0.240	0.427	0.187	0.390
Cutbacks in Luxuries	0.390	0.488	0.307	0.461	0.213	0.410
Cutbacks in Necessities	0.332	0.471	0.334	0.472	0.228	0.420
Non listed	0.420	0.494	0.457	0.498	0.565	0.496
Observations	7068		3119		817	

Table 2: Comparison of unconditional and conditional models

Reduce Immigration	Unconditional Models				Conditional Models			
	OLS	Probit AME	Probit Coefficients	Ordered Probit Coefficients	OLS	Probit AME	Probit Coefficients	Ordered Probit Coefficients
Recent Immigrants	-.488*** (.010)	-.414*** (.008)	-1.353*** (.028)	-1.28*** (.022)	-.299*** (.015)	-.243*** (.012)	-.836*** (.041)	-.761*** (.033)
Earlier Immigrants	-.292*** (.006)	-.260*** (.005)	-.850*** (0.017)	-.816*** (.015)	-.131*** (.012)	-.120*** (.010)	-.412*** (.035)	-.392*** (.029)
Constant	.823*** (.003)		.925*** (.010)		.378*** (.015)		.663 (.682)	
Sample Size	30972	30972	30972	30972	30972	30969[10]	30969	30972
R2	.135		.108	.064	.181		.150	.090

Conditional models control for employment status, wave year, age dummies, ethnicity, religion, practising religion or not, income, and region. Omitted category for migrant status dummy is "natives".
Significance levels: *10%, **5%, ***1%
Robust standard errors are given in parentheses

[10] Three observations are dropped from the sample because of perfect collinearity.

Table 3: Models for estimating main controls for each respondent category (2007 - 2010)

Reduce Immigration	OLS			
	Pooled	**Natives**	**Earlier Immigrants**	**Recent Immigrants**
Recent Immigrants	-0.299***			
	(0.015)			
Earlier Immigrants	-0.131***			
	(0.012)			
Female	0.007	-0.007	0.030***	0.046**
	(0.005)	(0.006)	(0.012)	(0.021)
Out of Labour Force	-0.021***	-0.003	-0.044***	-0.024
	(0.008)	(0.009)	(0.017)	(0.030)
Self Employed	0.001	0.010	-0.013	-0.006
	(0.010)	(0.011)	(0.021)	(0.050)
Unemployed	0.003	0.007	-0.008	0.016
	(0.008)	(0.009)	(0.017)	(0.030)
Income below 5K	-0.010	-0.006	0.004	-0.100***
	(0.008)	(0.009)	(0.018)	(0.032)
Income 5K to 10K	0.008	0.007	0.026	-0.088**
	(0.008)	(0.008)	(0.018)	(0.034)
Income 15K to 20K	-0.003	-0.011	0.015	-0.048
	(0.009)	(0.010)	(0.021)	(0.041)
Income 20K to 30K	-0.038***	-0.046***	-0.022	-0.088**
	(0.009)	(0.010)	(0.019)	(0.037)
Income 30K to 50K	-0.086***	-0.092***	-0.066***	-0.150***
	(0.010)	(0.011)	(0.022)	(0.044)
Income above 50K	-0.128***	-0.142***	-0.079**	-0.195***
	(0.014)	(0.017)	(0.034)	(0.055)
Constant	0.378***	1.120***	-0.088***	0.086
	(0.015)	(0.016)	(0.033)	(0.068)
Sample Size	30972	20125	8399	2448
R2	0.181	0.065	0.075	0.059

All models control for wave year, age dummies, ethnicity, religion, practising religion or not, and region. Omitted category for migrant status, employment status and income dummies is natives, employed and income10K to 15K respectively.
Significance levels: *10%, **5%, ***1%
Robust standard errors are given in parentheses.

Table 4: Wave 2009 – 2010 Models for each respondent category controlled for financial worry dummies

Reduce Immigration	OLS			
	Pooled	**Natives**	**Earlier Immigrants**	**Recent Immigrants**
Recent Immigrants	-0.292***			
	(0.023)			
Earlier Immigrants	-0.111***			
	(0.019)			
Lost Job	0.038**	0.045**	0.021	0.052
	(0.017)	(0.019)	(0.041)	(0.066)
Drop in Income	0.032***	0.021**	0.044**	0.074
	(0.010)	(0.011)	(0.022)	(0.048)
Cutbacks in Luxuries	0.027***	0.002	0.070***	0.017
	(0.010)	(0.011)	(0.022)	(0.046)
Cutbacks in Necessities	0.028***	0.023**	0.025	0.100**
	(0.010)	(0.011)	(0.021)	(0.045)
Out of Labour Force	-0.024*	-0.010	-0.013	-0.113**
	(0.013)	(0.015)	(0.026)	(0.045)
Self Employed	-0.009	0.001	-0.013	-0.099
	(0.017)	(0.019)	(0.036)	(0.085)
Unemployed	-0.005	0.004	-0.022	0.046
	(0.013)	(0.015)	(0.029)	(0.050)
Female	0.000	-0.003	-0.002	0.036
	(0.009)	(0.010)	(0.019)	(0.036)
Income below 5K	-0.001	-0.010	0.038	-0.111**
	(0.013)	(0.015)	(0.028)	(0.052)
Income 5K to 10K	0.016	-0.005	0.067**	-0.080
	(0.013)	(0.014)	(0.029)	(0.058)
Income 15K to 20K	0.005	-0.022	0.075**	-0.059
	(0.015)	(0.017)	(0.035)	(0.078)
Income 20K to 30K	-0.015	-0.028*	0.025	-0.133**
	(0.014)	(0.016)	(0.032)	(0.066)
Income 30K to 50K	-0.069***	-0.087***	-0.032	-0.070
	(0.017)	(0.019)	(0.037)	(0.076)
Income above 50K	-0.088***	-0.112***	-0.026	-0.155
	(0.025)	(0.028)	(0.057)	(0.107)
Constant	0.830***	0.951***	0.984***	-0.152
	(0.135)	(0.037)	(0.055)	(0.106)
Sample Size	11004	7068	3119	817
R2	0.195	0.089	0.100	0.140

All models control for wave year, age dummies, ethnicity, religion, practising religion or not, and region. Omitted category for financial worry dummies is "not reporting any worry".
Significance levels: *10%, **5%, ***1%
Robust standard errors are given in parentheses