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Georgia Southern Assesses Individuals' Perceptions of their Income Sufficiency

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Assessing individuals' perceptions of their income sufficiency (i.e., subjective income) is important for theoretical and practical reasons. Despite the well-documented association between health status and income, we know little about the relationship between health status and self-perceived income sufficiency. An improved understanding of the relationship between how people think about their income and their objective income addresses fundamental behavioral economics issues, including questioning the assumed association between low income and perceived income insufficiency. On the practical side, for individuals reluctant to reveal their income level, self-perceived income sufficiency may serve as a palatable proxy for objective income. This study presents a dynamic approach to collecting income information. We conducted a cross-sectional survey of 2,022 residents of historically underserved Appalachian Kentucky, an ideal location due to pervasive low income and our ability to control for potential confounders such as race/ethnicity and residential heterogeneity. In unadjusted analyses, nearly half of the sample indicated they struggled to meet their needs; 43% said they made just enough to get by; and 10% indicated they had more than they needed to live well. Adjusting for socio-demographic characteristics, proportionately more of those with lower self-rated health and a higher number of morbidities reported struggling to make ends meet. Less than 1% refused to respond to the question on self-perceived income sufficiency, compared with 20% who refused to report income levels. We conclude that self-perceived income sufficiency is a useful question to assess resources, both theoretically and practically, in an underserved population.

“[Self-perceived Income Sufficiency and Self-reported Income Level among a Health Inequity Population](#),” was recently published in the *Journal of Health Care for the Poor and Underserved*.

Dr. Yelena Tarasenko, assistant professor of epidemiology at the Jiann-Ping Hsu College of Public Health Georgia Southern University was the lead author. Dr. Nancy E. Schoenberg, associate dean for research at the college of public health at the University of Kentucky was the co-author.

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