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REFUGEE INCOME INEQUALITY: EVIDENCE FROM NATIONAL DATA ANALYSIS IN THE UNITED STATES

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Abstract - *This research scrutinizes the income determinants of resettled exiles in the United States using data from the 2022 Annual Survey of Refugees (ASR) with 1,152 participants. The analysis applies Ordinary Least Squares (OLS) regression and variable selection via the Least Absolute Shrinkage and Selection Operator (LASSO). The analysis reveals that the strongest predictor of income is the country-of-origin income level, where displaced persons from upper-middle-income countries earn 68.2% more than those from low-income nations ($p < 0.001$). Education is a meaningful factor, with the highest returns seen among those holding a bachelor's degree (69.9%). A gender gap persists, with women earning 12.5% less than men. The 51–60 age group shows a significant lower income (-27.3%), and more recent arrivals earn 14–16% less, recommending a gradual way for economic adjustment. The research suggests that refugee income is influenced by human capital, pre-migration factors, and rules for joining together, calling for enhanced credential recognition and employment policies that respect gender.*

Keywords: *income determinants; refugees; economic integration; human capital; country of origin; gender gap; LASSO; OLS regression*

INTRODUCTION

By the end of 2024, an approximate 123.2 million people worldwide were forcibly displaced, symbolizing 1 in 67 of the global inhabitants and nearly double the number a decade earlier (UNHCR, 2024). In the financial year 2023, the United States residents 60,014 refugees through the United States Refugee Admissions Program (USRAP), which makes it among the world's largest hosts of refugees (DHS, 2024). This large-scale reestablishment is bringing questions about the economic amalgamation of refugees to the forefront of research and policy.

Although exiles contributed an approximated \$123.8 billion in net advantages to the US government between 2005 and 2019 (Ghertner et al., 2024), gains vary significantly across refugee

groups. Refugees who have lived in the United States for less than five years earn an average of \$30,500, while those who have lived in the United States for more than 20 years earn an average of \$71,400, higher than the U.S. median income of \$67,100 (American Immigration Council, 2023). These differences indicate the influence of a variety of structural factors, such as education level, age of entry, gender, the year they arrived, and country of origin. The reaches is supported by three theoretical frameworks.

Human capital theory (Becker, 1964; Mincer, 1974) argues that education and length of residence increase productivity and wages, as well as develop human capital that is specific to the host country. However, in the refugee context, this relationship is complicated by issues such as barriers to qualification validation, skills mismatches, and the loss of continuity of human capital due to forced migration (Fasani et al., 2022). Social capital theory (Soehl & Van Haren, 2023) emphasizes the important role of networks in the country of origin of refugees in accessing the labor market.

The efficiency of these networks depends on the size, quality, and strength of populace ties in the stopping place country. The segmented assimilation framework (Portes & Zhou, 1993) explains that income differences by gender and country of origin differences continue to exist even when individual human capital factors are controlled for. This framework emphasizes the existence of different opportunity structures for different immigrant groups.

In accordance with Fasani et al. (2022), refugees in 20 countries are 11.6 proportion points less likely to be employed and 22 percentage points more likely to be unoccupied compared to similar migrants, as these gaps persist for up to 15 years after arrival. Brell et al. (2020) document a gradual convergence in drudgery market outcomes over 10 to 20 years, while noting that the United States is an importantly anomalies: refugee labour force involvement rates are considerably closer to those of indigenous workers than in European countries.

Gender disparities are consistently observed, with female refugees facing a triple disadvantage due to their refugee status, gender, and ethnic minority background (Fasani et al., 2022). They are more likely to be employed in low- wage jobs due to occupational segregation (Baumgartner et al., 2024) and carry a heavier childcare burden, which limits their participation in the labor market (Kosyakova et al., 2023).

Regarding age at arrival, wage intersection proceeds more rapidly among those who arrive younger (Gorshkov, 2024), while the 51–60 age group faces diminished employer incentives for long-term training investment alongside limited time to accumulate new proficiencies (Brell et al., 2020). Cohort differences reflect not only assimilation duration but resettlement programme quality also differs across reception region periods (Ghertner et al., 2024). Even with this evidence base, research that specifically identifies, the determinants of refugee earnings as distinct from employment status using nationally representative the United States data and multivariate econometric approaches remain limited.

Shaw et al. (2024) identify country-of-origin effects and gender disparities as inadequately explored quantitatively and note that most studies focus on involvement in the labour market than earnings levels. Naseh et al. (2024) similarly report that income-based outcome measures are understudied relative to employment indicators in the US context. Cross-national studies by Brell et al. (2020) and Fasani et al. (2022) are predominantly situated in European contexts and do not fully account for the institutional features of the US resettlement system. Furthermore, most existing studies examine one or two determinants in isolation, precluding assessment of the relative contribution of each factor within a jointly estimated, controlled model. T

This study addresses these gaps by estimating a multivariate OLS model of refugee income in the United States using the 2022 ASR (N = 1,152), with variable selection via LASSO. Five determinants are examined jointly: educational attainment age category, arrival cohort, gender and country-of-origin group. The discussion is organized around two variable groups individual human capital (education, age, cohort) and structural-contextual variables (gender, country of origin) to evaluate the relative contribution of each dimension to refugee income inequality. The paper proceeds as follows: Section 2 describes the research method; Section 3 presents results and discussion;

Section 4 conclusion.

RESEACH METHOD

This study employs a quantitative, explanatory, cross-sectional design in which all variables are observed at a single survey period. The research objective is to identify the strength and direction of associations between individual characteristics, structural factors, and refugee income as formalised in five directional hypotheses. The analytical framework treats income as the product of an interaction between individual capacities (education, age) and pre-migration structural conditions (country of origin, arrival cohort, and gender). All results are interpreted as associational, not causal.

The study utilizes secondary data from the 2022 Annual Survey of Refugees (ASR), conducted by the Office of Refugee Resettlement (ORR), US Department of Health and Human Services. The ASR is the only nationally representative, cross-sectional survey of recently resettled refugees in the US, focusing on income, education, and demographic details (Shaw et al., 2024; Office of Human Services Policy, 2024). The analysis is based on individual-level data, with a sample size of $N = 1,152$, after excluding cases with missing values on key variables.

The dependent variable is the natural logarithm of individual income ($\ln(\text{income})$), with the logarithmic transformation used to correct for the right-skewed distribution of earnings. This transformation allows the interpretation of coefficients as percentage changes, following the Mincerian earnings function framework (Mincer, 1974).

Independent variables are represented as dummy variables, grouped according to the theoretical framework. Educational attainment is categorized into eight levels (Levels 2–9), with Level 2 (primary school) as the reference. Age is divided into six categories, with the youngest group (≤ 20 years) as the reference. Arrival cohort is grouped into three periods (2018–2019 as the reference, 2020–2021, and 2022–2023). Gender is a binary dummy (1 = female, 0 = male). Country-of-origin is categorized based on World Bank income classifications into three groups (low income as the reference, lower-middle income, and upper-middle income). All categorical variables are dummy-coded, allowing coefficients to be interpreted as differences relative to the reference category.

Estimation proceeds via Ordinary Least Squares (OLS): $\ln(\text{Income})_i = \beta_0 + \beta_1 \text{Education}_i + \beta_2 \text{Age}_i + \beta_3 \text{Cohort}_i + \beta_4 \text{Gender}_i + \beta_5 \text{CountryGroup}_i + \varepsilon_i$

Prior to final estimation, a LASSO procedure with cross-validation was applied to assess variable relevance. All 17 candidate features were retained ($\lambda^* = 0.000212$), indicating no redundant variables. Heteroskedasticity-robust standard errors (HC3) are used throughout, as recommended for cross-sectional survey data (MacKinnon & White, 1985).

Variance Inflation Factors (VIF) indicate no multicollinearity concerns (maximum 3.884, mean 1.840; Hair et al., 2019). The Breusch–Pagan test finds no heteroskedasticity (LM = 23.66, p =

0.129; $F = 1.40$, $p = 0.128$); HC3 is nonetheless applied as standard practice. Normality tests Jarque–Bera (stat = 474.40, $p < 0.001$), Shapiro–Wilk ($W = 0.930$, $p < 0.001$), and Kolmogorov–Smirnov ($D = 0.099$, $p < 0.001$) reject normality, with mild negative skewness (-0.49) and excess kurtosis of 5.99. These deviations are not consequential: 93.5% of residuals fall within ± 2 standard deviations and, with $N = 1,152$, the central limit theorem ensures valid inference (Greene, 2018; Wooldridge, 2010). Cook’s Distance (maximum 0.199) and the Ramsey RESET test ($F = 2.693$, $p = 0.068$ at power = 3) indicate no influential observations and adequate model specification.

RESULT AND DISCUSSION

Table 1 presents the OLS estimates for the factors influencing $\ln(\text{income})$ among resettled refugees in the United States. The model is statistically significant ($F = 7.280$, $p < 0.001$), with an R^2 of 0.118 and an Adjusted R^2 of 0.104. This explanatory power aligns with typical results in labor economics for individual-level cross-sectional survey data, where explained variance generally falls within the 10–25% range (Brell et al., 2020). Unobserved factors, such as English proficiency, social networks, and post-trauma psychological conditions data unavailable in the ASR account for the remaining unexplained variance (Fasani et al., 2022).

Table 1.

OLS Regression Estimates: Determinants of ln(Income) Among Refugees in the United States

| Variable | B | SE (HC3) | Z | P | Sig |
|--|--------|----------|-------|------|-----|
| Intercept | 7.472 | 0.141 | 52.98 | .000 | *** |
| <i>Gender (ref:Female)</i> | | | | | |
| Male) | -0.133 | 0.054 | -2.46 | .014 | * |
| <i>Educational Level (ref:Level 2, Primary school)</i> | | | | | |
| Level 3 | 0.283 | 0.093 | 2.55 | .011 | * |
| Level 4 | 0.379 | 0.087 | 4.34 | .000 | *** |
| Level 5 | 0.265 | 0.103 | 2.58 | .010 | ** |
| Level 6 | 0.454 | 0.106 | 4.28 | .000 | *** |
| Level 7 | 0.530 | 0.103 | 5.17 | .000 | *** |
| Level 8 | 0.527 | 0.165 | 3.20 | .001 | ** |
| Level 9 | 1.077 | 1.203 | 0.90 | .371 | -- |

The results indicate that structural-contextual variables, particularly country-of-origin group, carry greater predictive weight than individual human capital variables. Each predictor is discussed in turn.

Educational attainment is the most reliable predictor in the model, with six out of seven education categories showing statistical significance. The coefficients increase consistently from Lower secondary/middle school (Level 2) to University/bachelor’s degree (Level 9). Refugees with a bachelor’s degree earned 69.9% more than the reference group (Level 2; $\beta = 0.530$, $p <$

0.001), followed by those with advanced degrees (Level 8, 69.4%) and individuals with some university education (Level 6, 57.4%).

The deceleration in premium above Level University/bachelor’s degree is consistent with diminishing returns to education among the refugee population, attributable in part to credential recognition barriers at more specialised qualification levels (Fasani et al., 2022). The nonsignificance of Level 9 ($n = 3$) reflects estimation instability due to small cell size, not the absence of a premium.

Education operates through two channels in this context. Higher qualifications facilitate access to formally credentialed positions in technology, healthcare, and finance that require verified academic credentials. Educational attainment is associated with faster English language acquisition, an important mediator between formal qualifications and actual earnings among refugee populations (Brell et al., 2020).

These channels are, however, subject to constraints. Refugees often arrive with incomplete or unrecognised documentation and under conditions of psychological stress (Fasani et al., 2022; Naseh et al., 2024). Consequently, the risk of *brain waste* is lower among highly educated refugees who successfully navigate credential recognition systems, though earnings gaps relative to similarly qualified economic migrants persist.

Among all age categories, only the 51–60 year group reaches statistical significance ($\beta = -0.319$, $p = 0.032$), indicating earnings 27.3% lower than the youngest reference group (≤ 20 years). All other age categories are non-significant at $\alpha = 0.05$. The absence of an *inverted-U* earnings-age profile typical of native-born workers reflects a refugee-specific pattern: forced displacement disrupts the continuity of human capital accumulation, making age at arrival, rather than chronological age, the more relevant determinant of capacity to invest in *host-country-specific human capital*.

The concentration of negative significance in the 51–60 age group is consistent with H2 and

with the *age-gradient deskilling* argument (Brell et al., 2020). This group faces compounded barriers: diminished employer incentives for long-term training investment and limited time to accumulate new skills. These barriers are compounded by the non-transferability of prior work experience owing to differences in industry standards, certification systems, and employment norms between origin and destination countries.

Unlike native-born workers of similar age who have built professional networks over decades, pre-retirement refugees begin the accumulation of *host-country-specific human capital* from a near-zero base at an age when cognitive capacity for language acquisition and institutional adaptation begins to decline (Fasani et al., 2022).

More recent cohorts earn less than the reference cohort (2018–2019): the 2020–2021 and 2022–2023 cohorts earned 15.5% and 14.4% less, respectively, both significant at $\alpha = 0.05$. This pattern reflects the *assimilation effect*: longer-resident refugees accumulate *host-country-specific human capital* language proficiency, professional networks, and familiarity with local labour market institutions that gradually raises earnings (Borjas, 1985; Gorshkov, 2024).

Beyond assimilation duration, cohort differences also reflect variation in resettlement programme quality across reception periods (Ghertner et al., 2024). Cohorts 2 and 3 arrived during the COVID-19 pandemic, a period that severely disrupted resettlement services: access to language training programmes, in-person employment services, and community networks was substantially restricted (Office of Human Services Policy, 2024). These conditions likely slowed the accumulation of *host-country-specific human capital* beyond what would be expected from shorter duration of residence alone.

The observed cohort gap therefore likely reflects the compounding of two mechanisms: a gradual temporal assimilation effect and a period-specific disruption effect.

The gender coefficient is negative and statistically significant ($\beta = -0.133$, $SE = 0.054$, $p = 0.014$), indicating that female refugees earn 12.5% less than male refugees after controlling for all other predictors (95% CI [-0.239, -0.027]).

This estimate falls within the 10–25% range reported for refugee populations in high-income countries (Fasani et al., 2022; Brell et al., 2020) and exceeds the gender gap in the broader US workforce (approximately 7–10%), consistent with the argument that refugees face more intensive integration barriers than voluntary migrants. Two structural mechanisms account for this gap. The disproportionate childcare burden borne by female refugees constrains both labour force participation and working hours (Kosyakova et al., 2023).

Among refugees specifically, this burden tends to be more pronounced than among women in the general population, reflecting limited access to affordable childcare, weakened extended family networks due to forced displacement, and origin-country gender norms that frequently assign primary household responsibility to women (Al-Hamad et al., 2024). *Occupational segregation* channels female refugees into low-wage service sectors with limited contract security, even after controlling for educational attainment (Baumgartner et al., 2024). This pattern is not solely a reflection of individual preferences; it is also produced by early job placement mechanisms that tend to direct female refugees into gender-typed roles while male refugees are more frequently placed in sectors offering higher wages and clearer career pathways. These two mechanisms together explain why single-intervention approaches addressing only one of the two sources of disadvantage are unlikely to close the gap.

Country-of-origin group is the strongest predictor in the model. Refugees from *upper-middle-income* origin countries including Cuba, Iran, Iraq, Jordan, and Thailand earned 68.2% more than those from *low-income* countries such as Afghanistan, Burma, Burundi, and Somalia ($\beta = 0.520$, $p < 0.001$; 95% CI (0.384, 0.656)).

Refugees from *lower-middle-income* countries including Bhutan, Honduras, India, and Kenya earned a premium of 38.3% ($\beta = 0.324$, $p < 0.001$). These effects are *ceteris paribus*. These findings are consistent with the social capital and *segmented assimilation* frameworks. Refugees from higher-income origin countries tend to carry *transferable skills* that align more readily with US labour

market requirements and are supported by more established diaspora communities, which provide access to job information and professional referrals (American Immigration Council, 2023).

Prior exposure to formal bureaucratic norms more proximate to the US context also reduces institutional adaptation costs (Brell et al., 2020). A further dimension is pre-migration human capital quality: refugees from higher-income countries typically come from more formally structured educational systems, making their credentials easier for US employers to verify. By contrast, refugees from low-income countries more frequently face credential recognition barriers, not necessarily because their actual qualifications are lower, but because their origin-country documentation and educational standards are less familiar to US certifying bodies (Fasani et al., 2022).

The dominance of country-of-origin coefficients over individual education coefficients reinforces the *segmented assimilation* argument (Portes & Zhou, 1993): refugee economic integration is shaped not only by individual skills but also by the opportunity structures carried from the pre-migration context.

Taken together, the results indicate that refugee income is determined by the interaction of individual human capital, pre-migration background, and structural conditions of reception. Three policy priorities follow. Foreign credential recognition acceleration has the potential to reduce the income gap between highly educated refugees and similarly qualified economic migrants, given that credential barriers are identified as a primary constraint on the realisation of education premiums (Fasani et al., 2022).

The persistent gender gap warrants interventions addressing both mechanisms simultaneously including childcare provision, flexibly scheduled language training, and *highskill job pathway* programmes to reduce occupational segregation (Baumgartner et al., 2024; AlHamad et al., 2024). Single-mechanism interventions are unlikely to be sufficient. The significant cohort effect underscores the importance of resettlement programme quality from the earliest phase of arrival, which demonstrably carries long-term income consequences (Ghertner et al., 2024).

Several limitations warrant acknowledgement. An R^2 of 11.8% indicates that a substantial share of income variation is explained by unobserved factors including English proficiency, posttrauma mental health, social networks, and local labour market conditions not available in the ASR (Brell et al., 2020).

The relationship between education and income is associational; the potential for endogeneity cannot be fully excluded in a cross-sectional design. Classification by World Bank income group simplifies considerable within-group heterogeneity for instance, between refugees from Syria and from Equatorial Guinea, both classified as upper-middle income. The ASR also excludes placement location, so local labour market variation. shown to matter in random assignment studies (Fasani et al., 2022) cannot be controlled. These limitations point to a future research agenda employing panel data or quasi-experimental designs to identify causal estimates.

CONCLUSION

This study estimates the determinants of refugee income in the United States using the 2022 Annual Survey of Refugees (N = 1,152) via LASSO-selected OLS. Country-of-origin income group is the strongest predictor: refugees from upper-middle-income countries earned 68.2% more than those from low-income countries, consistent with social capital theory and the segmented assimilation framework, which predict that pre-migration opportunity structures including diaspora network quality and skill transferability independently influence postrelocation income even after controlling for individual characteristics.

Educational attainment is the second most important determinant, with the highest premium at the bachelor's degree level. The deceleration in premium above this level indicates that credential recognition barriers, rather than an absence of returns to education, limit the full realisation of investment in higher qualifications. Female refugees earn 12.5% less than their male counterparts after controlling for all other predictors, reflecting layered structural barriers arising from disproportionate childcare burdens and systematic occupational segregation. The 51–60 age group is

the only age category to reach significance consistent with age-gradient deskilling and employer-side age discrimination. More recent cohorts earn 14–16% less, consistent with an assimilation effect based on the accumulation of host-country-specific human capital, with an additional contribution from service disruptions during the COVID-19 pandemic.

A cross-cutting finding is that structural-contextual variables carry greater predictive weight than individual human capital variables, indicating that refugee income inequality is not solely a function of individual capacities but is also shaped by pre-migration opportunity structures.

Policy priorities include foreign credential recognition, simultaneous interventions targeting both childcare constraints and occupational segregation, and strengthened resettlement programme quality from the earliest phase of arrival. Future research would benefit from panel data designs and the inclusion of language proficiency and local labour market conditions to move toward causal identification

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