



Acceso y uso de los mercados financieros para el pago de los gastos de la educación básica [

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Analítica

The aftermath of the 2008 financial crisis and the macroeconomic adjustment that followed provided higher unemployment and eroded the Mexican households' purchasing power. Though, families had to continue financing education expenditures, sometimes borrowing in the formal or informal financial market. The hypothesis of this paper posits that access and use of formal and informal financial products can reduce the financial problems associated with basic school private expenditures. The probit model is estimated through a sample of four hundred households drawn from the municipality of San Pedro Cholula (state of Puebla). The results indicate that a worsening of working conditions and sudden unemployment are associated with an increased likelihood of difficulties in making ends meet. Moreover, accessing the formal financial market lessens the likelihood of such problems, but for the informal counterpart results depend on the characteristics of each financial intermediary

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