

**Appendix Table 3.1: Average Characteristics Before Job Separation of High-Attachment Workers Working in Firms with at Least 50 Employees in 1979 by Mobility Status in 1980-1986**

	Stable Employment 1974-1979			Stable Employment 1977-1979		
	Separations in 1980-86 During			Separations in 1980-86 During		
	Non- Separators in 1980-86	Non- Mass Layoff	Mass Layoff	Non- Separators in 1980-86	Non- Mass Layoff	Mass Layoff
<b>Number of Workers</b>	40441	30445	17345	51407	51846	27013
<b>Average Age in 1979</b>	42.2	44.3	43.9	40.6	40.2	40.8
<b>Fraction Employed in Mining in 1979</b>	0.02	0.02	0.03	0.02	0.02	0.04
<b>Fraction Employed in Construction in 1979</b>	0.03	0.04	0.05	0.03	0.05	0.07
<b>Fraction Employed in Manufacturing in 1979</b>	0.57	0.51	0.63	0.56	0.48	0.59
<b>Fraction Employed in Transportation in 1979</b>	0.18	0.14	0.10	0.17	0.11	0.09
<b>Fraction Employed in Wholesale Trade in 1979</b>	0.04	0.06	0.04	0.04	0.06	0.05
<b>Fraction Employed in Retail Trade in 1979</b>	0.06	0.10	0.05	0.07	0.12	0.06
<b>Fraction Employed in FIRE in 1979</b>	0.08	0.09	0.05	0.08	0.09	0.05
<b>Fraction Employed in Services in 1979</b>	0.03	0.04	0.05	0.03	0.06	0.05
<b>Average Earnings at Main Employer in 1979</b>	57.79	51.40	49.74	55.38	45.70	45.87
<b>Average Earnings at All Employers in 1979</b>	58.14	52.33	50.53	55.75	46.87	46.89
<b>Median Earnings at All Employers in 1979</b>	52.61	46.80	46.83	50.59	42.00	43.45
<b>Std. Dev. of Earnings at All Employers in 1979</b>	33.08	36.12	29.45	32.10	42.33	29.33

Notes: 1% sample of Social Security Administration data. Earnings are in 1000s of dollars, deflated by 2000 CPI. Non-mass layoff separations are separations during the period 1980-1986 from the main employer in 1979 for any other reason than a mass layoff as defined in the text.

**Appendix Table 3.2: Full regression coefficients estimating the effect of job displacement during a mass layoff in 1980-1986 on total years with positive earnings for male workers in stable employment at firms with at least 50 employees in 1979 (simplified model).**

<b>Specification</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
<b>Indicator for Job Displacement</b>	-1.92 (0.03)	-1.90 (0.03)	-1.86 (0.03)	-1.85 (0.03)
<b>Age at Displacement 30-40</b>	-3.64 (0.06)	-3.64 (0.06)	-3.46 (0.06)	-3.46 (0.06)
<b>Age at Displacement 40-50</b>	-12.43 (0.06)	-12.43 (0.06)	-12.11 (0.06)	-12.10 (0.06)
<b>Age at Displacement 50-60</b>	-16.13 (0.06)	-16.13 (0.06)	-15.75 (0.06)	-15.73 (0.06)
<b>Mean Annual Earnings 1974-79 in 25th-50th Percentile</b>	0.27 (0.04)	0.26 (0.04)	0.22 (0.04)	0.18 (0.04)
<b>Mean Annual Earnings 1974-79 in 50th-75th Percentile</b>	0.24 (0.04)	0.21 (0.04)	0.14 (0.04)	0.08 (0.04)
<b>Mean Annual Earnings 1974-79 Over 75th Percentile</b>	-0.02 (0.04)	-0.03 (0.04)	-0.13 (0.04)	-0.19 (0.04)
<b>Industry of Main Employer in 1979 is Mining</b>		-0.408 (0.13)	-0.540 (0.13)	-0.525 (0.13)
<b>Industry of Main Employer in 1979 is Construction</b>		-0.034 (0.11)	-0.034 (0.11)	0.086 (0.11)
<b>Industry of Main Employer in 1979 is Manufacturing</b>		-0.049 (0.08)	-0.099 (0.08)	-0.113 (0.08)
<b>Industry of Main Employer in 1979 is Transportation</b>		0.129 (0.09)	0.060 (0.09)	0.045 (0.09)
<b>Industry of Main Employer in 1979 is Wholesale Trade</b>		-0.139 (0.11)	-0.178 (0.11)	-0.063 (0.11)
<b>Industry of Main Employer in 1979 is Retail Trade</b>		-0.030 (0.10)	-0.033 (0.10)	-0.034 (0.10)
<b>Industry of Main Employer in 1979 is Finance, Insurance, and Real Estate</b>		0.042 (0.09)	-0.001 (0.09)	-0.019 (0.09)
<b>Growth in Annual Earnings 1974-79 in 25th-50th Percentile</b>			0.40 (0.04)	0.39 (0.04)
<b>Growth in Annual Earnings 1974-79 in 50th-75th Percentile</b>			0.67 (0.04)	0.66 (0.04)
<b>Growth in Annual Earnings 1974-79 Over 75th Percentile</b>			0.97 (0.04)	0.96 (0.04)
<b>Size of 1979 Employer in 25th-50th Percentile</b>				0.27 (0.04)
<b>Size of 1979 Employer in 50th-75th Percentile</b>				0.31 (0.04)
<b>Size of 1979 Employer Over 75th Percentile</b>				0.30 (0.04)
<b>Constant</b>	28.8 (0.1)	28.8 (0.1)	28.2 (0.1)	28.0 (0.1)

<b>Observations</b>	57786	57786	57786	57786
<b>R-squared</b>	0.750	0.750	0.760	0.760

Notes: Authors' calculations from 1% sample of Social Security Administration data. Only workers born after 1930 are included. Standard errors in parentheses. Excluded industry category is Personal Services.

**Appendix Table 5.1: Job Loss and Involuntary Retirement by Year**

	Cross-Sectional Sample			Panel Sample		
	Job Loss	Involuntary Retirement	Either	Job Loss	Involuntary Retirement	Either
2004	73	13	84	15	2	17
2005	83	22	98	14	3	16
2006	64	40	100	9	4	12
2007	36	55	87	6	11	15
2008	26	28	53	1	1	2
Sample Size	9,755			1,471		

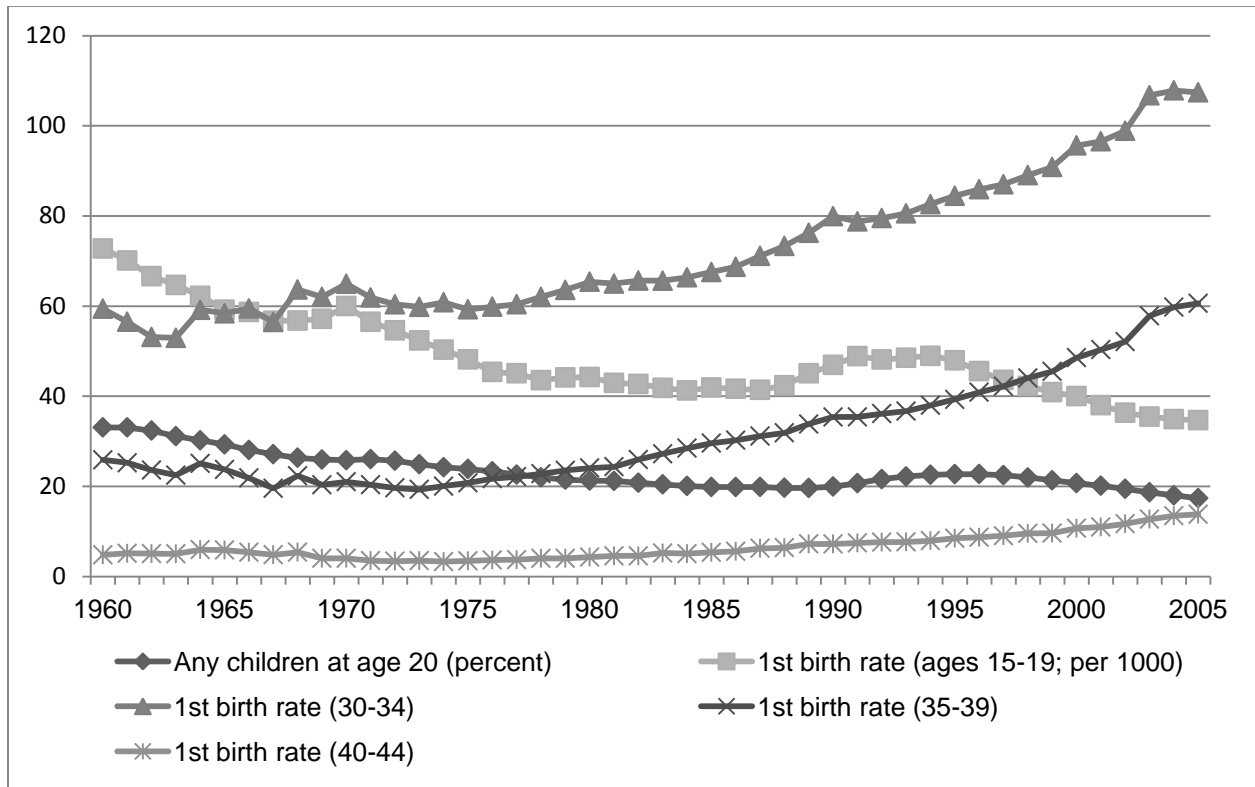
Source: Author's calculations based on data from the Health and Retirement Study.

**Appendix Table 5.2: Summary Statistics**

Variable	Cross-Sectional Sample		Panel Sample	
	Mean	Std. Dev.	Mean	Std. Dev.
Life Satisfaction, 2006 or 2008	4.417	1.243	4.581	1.222
Life Satisfaction, 2004	4.648	0.997	4.648	0.997
Purpose in Life, 2006 or 2008	4.641	0.930	4.747	0.921
Purpose in Life, 2004	4.445	0.850	4.518	0.852
Job Loss Between 2004 and 2008	0.029	0.168	0.031	0.172
Involuntary Retirement Between 2004 and 2008	0.016	0.125	0.014	0.119
Job Loss or Involuntary Retirement	0.042	0.200	0.041	0.198
Real Income, 2004	66,254	102,196	74,122	107,130
Real Wealth, 2004	521,166	1,840,145	581,448	1,519,235
Worked in 2004	0.424	0.494	0.452	0.498
Age, 2004	66.202	9.447	65.037	8.878
Less than high school education	0.160	0.366	0.132	0.339
GED	0.045	0.206	0.040	0.196
High school graduate	0.318	0.466	0.325	0.469
Some college	0.238	0.426	0.226	0.418
College graduate	0.239	0.426	0.276	0.447
Female	0.580	0.494	0.571	0.495
Non-white	0.142	0.349	0.098	0.297
In Bad Health, 2004	0.218	0.413	0.183	0.387
Married, 2004	0.687	0.464	0.749	0.434
Neuroticism, 2006 or 2008	2.030	0.611	2.013	0.611
Extravertedness, 2006 or 2008	3.215	0.549	3.264	0.545
Agreeableness, 2006 or 2008	3.541	0.468	3.586	0.452
Conscientiousness, 2006 or 2008	3.377	0.472	3.432	0.440
Openness, 2006 or 2008	2.959	0.548	2.988	0.545
Respondent from the 2008 LBQ	0.413	0.492	0.451	0.498
Cohort: Ahead	0.105	0.306	0.071	0.256
Cohort: Coda	0.088	0.284	0.043	0.204
Cohort: HRS	0.523	0.500	0.601	0.490
Cohort: Warbabies	0.134	0.340	0.084	0.278
Cohort: babyboomers	0.148	0.355	0.199	0.399
Sample Size	9,755		1,471	

Source: Author's calculations based on data from the Health and Retirement Study.

**Appendix Figure 7.1: Motherhood Timing by Year**



Notes: “Any children at age 20” is the percent of women aged 20 in that calendar year who are currently mothers. The first birth rate for each age group is the number of women in that age group who have their first child in that calendar year, divided by the number of women (in 1,000s) in that age group who previously had no children. It reflects the rate at which childless in an age range women become mothers.

**Appendix Table 7.1A: Summary Statistics for Family Formation Variables and Controls**

	Mean	Observations
Age at first birth (A1B)	22.20	7,471
No children	0.11	10,242
Unknown A1B	0.16	10,242
Age at first marriage (A1M)	21.58	9,216
Never married	0.10	10,242
White	0.70	10,242
Black	0.28	10,242
Other race	0.01	10,242

Notes: Unit of observation is an individual woman. Observations for A1B for women are missing for women with no known A1B (with or without known children). Observations for A1M are missing for never married women. Data source is NLS-YW and NLS-MW.

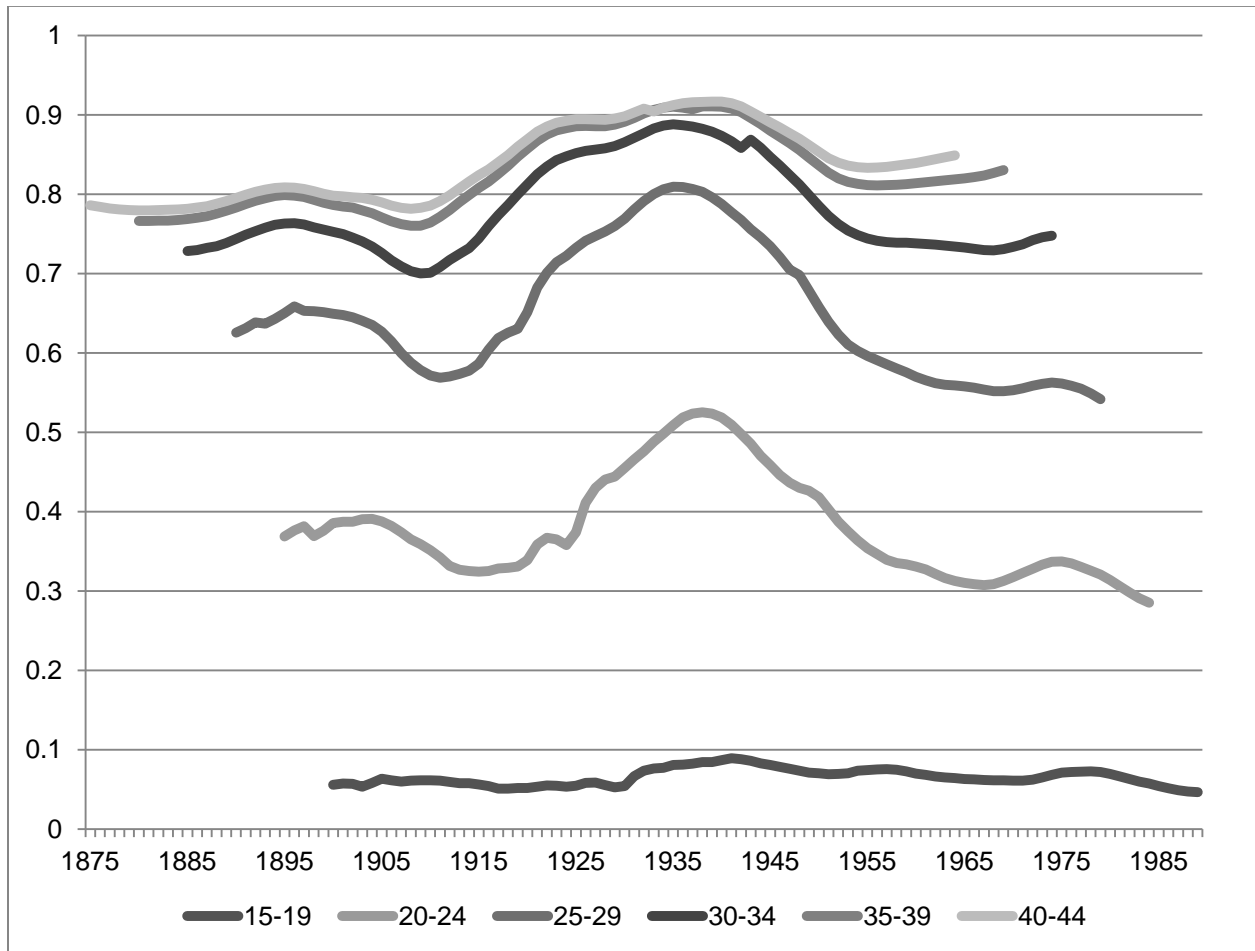
**Appendix Table 7.1B: Mean Values of Main Outcome Variables by Age Group**

	Own wage	Spouse wage	Net wealth
Ages 20-24	7,221	20,445	5,981
Ages 25-29	9,922	26,664	22,016
Ages 30-34	10,160	30,257	47,926
Ages 35-39	12,152	31,675	70,846
Ages 40-44	13,362	31,248	129,709
Ages 45-49	14,405	28,525	203,633
Ages 50-54	14,980	26,010	282,364
Ages 55-59	11,996	19,948	272,692
Ages 60-64	8,585	13,253	234,204
Ages 65-69	6,882	10,881	284,079
Ages 70-74	7,038	12,140	232,445
Ages 75-79	6,702	12,280	215,251

Notes: Unit of observation is an individual woman in a particular year. Each column reports values for one of the main dependent variables, averaged across observations from women in the age range listed for that row. All values are reported in constant year 2000 U.S. dollars. Data source is NLS-YW and NLS-MW



Appendix Figure 7.2: Motherhood Timing by Birth Cohort



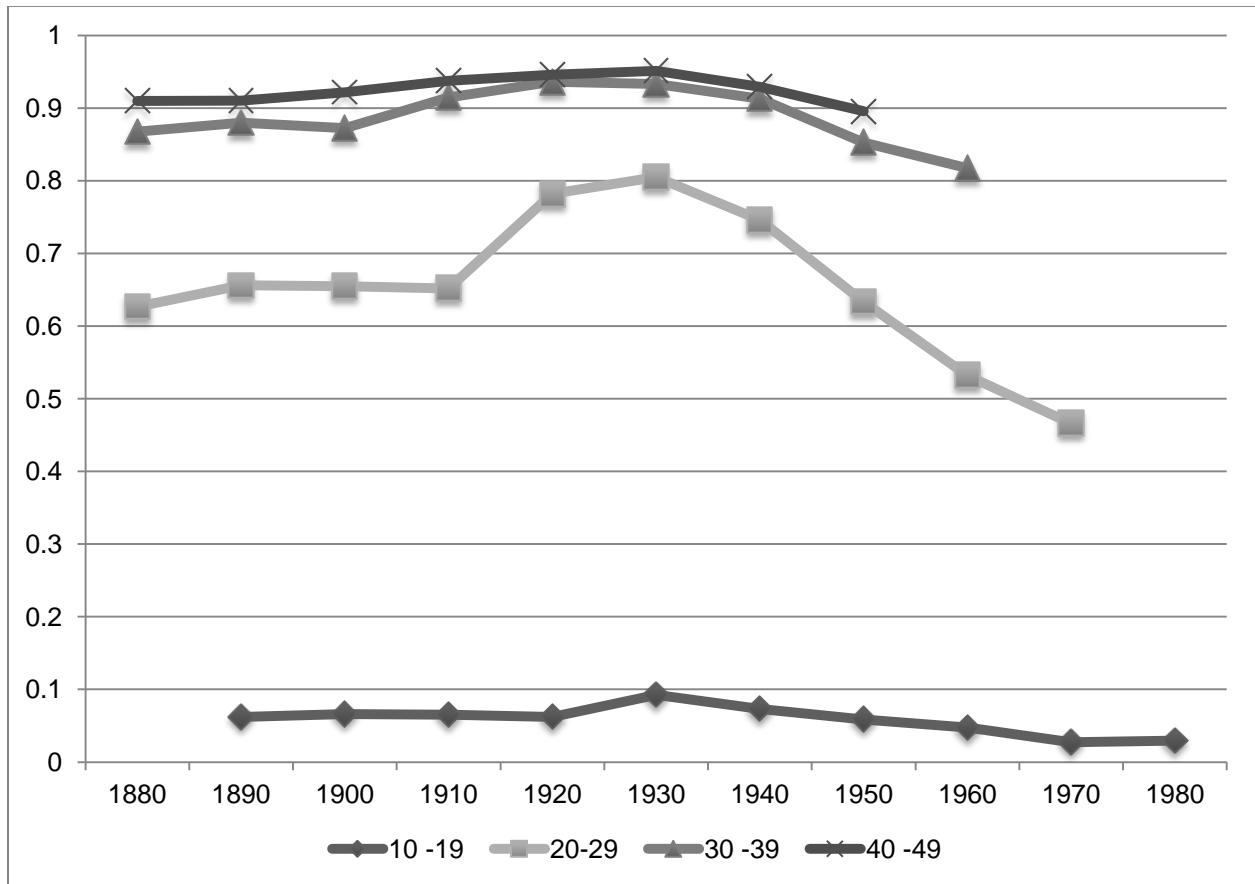
Notes: Author's calculations based on Vital Statistics data from Hamilton et al. (2010) for 1960-2005 and Heuser (1976) for 1917-1959.

**Appendix Table 7.2: Income Regression Estimation with Different Sets of Controls**

	1	2	3	4	5
<b>Panel A: Marriage Timing (A1M)</b>					
20-29	375.4*** [12.34]		125.4*** [13.25]	128.0*** [13.55]	87.95*** [13.47]
30-39	371.6*** [49.56]		135.4** [54.88]	106.4* [55.89]	23.88 [17.52]
40-49	325.0*** [54.98]		103.9* [61.66]	117.3* [62.21]	29.31 [59.97]
50-59	355.5*** [26.15]		80.63*** [29.28]	106.1*** [28.43]	-27.86 [27.32]
60-69	111.1*** [33.73]		46.64 [38.68]	36.57 [36.15]	-10.29 [35.64]
70-79	52.51 [82.09]		-45.26 [98.41]	-73.83 [98.07]	-73.7 [98.03]
<b>Panel B: Motherhood Timing (A1B)</b>					
20-29		439.8*** [9.999]	399.9*** [10.73]	402.5*** [11.14]	316.6*** [11.45]
30-39		286.8*** [46.20]	239.1*** [50.01]	175.3*** [52.08]	-4.672 [16.39]
40-49		371.2*** [56.32]	331.6*** [61.26]	186.6*** [63.25]	-45.04 [60.69]
50-59		560.1*** [26.43]	529.5*** [29.00]	405.1*** [28.78]	128.7*** [28.07]
60-69		217.3*** [38.45]	196.1*** [43.03]	306.3*** [41.20]	184.2*** [41.18]
70-79		166.6* [85.74]	195.9* [102.7]	268.7** [105.4]	237.8** [108.3]

Notes: Each row reports estimated coefficients from a model of own income (from wages and salary, in constant 2000 dollars) for a different 10-year age group. Panel A shows the estimates for A1B and panel B for A1M. Column 1 uses a model only including A1B and indicators for no children and missing A1B information. Column 2 uses a similar model with only A1M and an indicator for never having married. Column 3 includes marriage and fertility variables in the same regression, but no other controls. Column 4 uses the model in Column 3 and adds controls for race and birth year cohort. Column 5 adds controls for educational attainment. Data source is NLS-YW and NLS-MW.

**Appendix Figure 7.3: First Marriage Timing by Birth Cohort**



Notes: Each line shows the share of women in that age range who had ever married. Author's calculations based on decennial census data, 1910-2000 (Ruggles et al. 2010). Birth year cohorts are grouped in 10-year bins from 1880-1889 (indicated as 1880) through 1980-1989 (as 1980).

**Appendix Table 7.3: Wealth Regression Estimation with Different Sets of Controls**

	1	2	3	4	5
<b>Panel A: Marriage Timing (A1M)</b>					
20-29	-159.8 [99.81]		-465.6*** [110.3]	-255.7** [112.5]	-345.2*** [112.9]
30-39	462.9 [310.2]		-1275*** [341.3]	-394.3 [343.6]	-792.5** [342.3]
40-49	4090** [1600]		-2898 [1785]	-1460 [1806]	-2964 [1913]
50-59	10259*** [1630]		623.5 [1831]	4005** [1833]	1588 [1838]
60-69	5168*** [1567]		505.9 [1778]	3333* [1761]	1017 [1752]
70-79	5835*** [1280]		-884.2 [1469]	1124 [1446]	-706.7 [1425]
<b>Panel B: Motherhood Timing (A1B)</b>					
20-29		517.5*** [84.03]	622.4*** [89.96]	419.5*** [93.03]	218.1** [96.66]
30-39		3603*** [289.0]	3947*** [311.4]	2661*** [320.6]	1726*** [319.6]
40-49		15479*** [1538]	16347*** [1673]	11512*** [1734]	8426*** [1834]
50-59		19484*** [1588]	18976*** [1736]	12386*** [1774]	6996*** [1815]
60-69		12265*** [1809]	12024*** [2013]	8270*** [2046]	3024 [2057]
70-79		15330*** [1401]	15778*** [1595]	11737*** [1604]	7525*** [1597]

Notes: Each row reports estimated coefficients from a model of net wealth (in constant 2000 dollars) for a different 10-year age group. Panel A shows the estimates for A1B and panel B for A1M. Column 1 uses a model only including A1B and indicators for no children and missing A1B information and Column 2 uses a similar model with only A1M and an indicator for never having married. Column 3 includes marriage and fertility variables in the same regression, but no other controls. Column 4 uses the model in Column 3 and adds controls for race and birth year cohort. Column 5 adds controls for educational attainment. Data source is NLS-YW and NLS-MW.

**Table 8.1: Descriptive Statistics, 1970**

	<b>All</b>		<b>Married</b>		<b>Divorced</b>					
	<b>Mean</b>	<b>SE</b>	<b>Mean</b>	<b>SE</b>	<b>All Divorced</b>		<b>Never Remarried</b>		<b>Remarried</b>	
					<b>Mean</b>	<b>SE</b>	<b>Mean</b>	<b>SE</b>	<b>Mean</b>	<b>SE</b>
<b>Social Security</b>	\$6,875.70	244.87	\$6,255.20	257.73	\$8,892.58	535.25	\$9,713.74	777.82	\$8,638.99	572.90
<b>PIA</b>	\$147.71	4.02	\$155.23	4.85	\$123.25	5.46	\$147.44	7.24	\$115.79	5.79
<b>Age</b>	28.3	0.10	29.0	0.11	26.2	0.17	27.5	0.20	25.8	0.18
<b>Number of Children</b>	2.1	0.03	2.2	0.04	1.6	0.07	1.9	0.14	1.5	0.07
<i>Education</i>										
<b>High School Degree</b>	81.1%	0.84	80.6%	1.02	82.7%	1.52	82.6%	1.64	82.7%	1.71
<b>Bachelor's Degree</b>	13.8%	0.77	14.8%	1.00	10.5%	1.19	13.0%	2.09	9.7%	1.14
<i>Race/ethnicity</i>										
<b>White, non-Hispanic</b>	82.3%	0.87	82.8%	0.94	80.7%	1.79	68.1%	3.47	84.6%	1.75
<b>Black, non-Hispanic</b>	6.0%	0.54	4.7%	0.47	10.2%	1.54	18.5%	3.15	7.6%	1.30
<b>Hispanic</b>	7.5%	0.64	8.2%	0.77	5.5%	1.48	8.8%	2.26	4.4%	1.42
<b>Other</b>	4.2%	0.40	4.4%	0.44	3.7%	0.81	4.7%	1.25	3.4%	0.83
<b>Number of Persons</b>	2,471		1,873		598		138		460	

Notes. Data use SIPP person weights adjusted for non-matches. Standard errors account for SIPP's complex survey design. All estimates are in 2008 dollars.

**Table 8.2: Effect of Age, Education, and Children in Fixed-effects Models, by Remarriage Status, Baseline Continuously Married Women**

Variable	Divorced Sub-samples		
	All (1)	Never (2)	Remarried (3)
<i>Dependent Variable = Social Security Earnings</i>			
Age	1,516.5 ***	1,709.67 ***	1,451.3 ***
Age, Squared	-20.0 ***	-23.1 ***	-18.9 ***
High School Degree	4,196.9 ***	3,475.1 ***	4,153.9 ***
Bachelor's Degree	6,192.9 ***	6,441.5 ***	5,721.1 ***
Total Children	-3,427.0 ***	-3,483.0 ***	-3,319.9 ***
Total Children, Squared	397.5 ***	403.2 ***	397.1 ***
Constant	-18,869.1	-21,664.1	-18,318.3
Number of Post-Dissolution Years Relative	22	22	22
Number of Person-Years	66,717	54,297	62,991
Number of Persons	2,471	2,011	2,333

Notes: Models include dummies for calendar year and year relative to marital dissolution. All estimates are in 2008 dollars. Standard errors are robust. Weights adjusted for non-matches are applied. Parameters not shown are available upon request.

\* =  $p < .05$ ; \*\* =  $p < .01$ ; \*\*\* =  $p < .001$

**Appendix Table 10.1: Multinomial Logistic Regression of Household Size and Complexity on Demographics<sup>a</sup>**

	Household Size			Complexity		
	No changes	Decreased	Increased	No changes	Decreased	Increased
<b>(unweighted N)</b>	1,462	434	314	1,479	412	319
<b>(Percent)</b>	68	19.6	12.6	68.1	18.6	13.4
<b>Black</b>		0.64** (0.15)	0.90** (0.18)		0.56** (0.17)	0.76** (0.19)
<b>Hispanic, non-black</b>		0.34 (0.24)	0.83** (0.30)		0.27 (0.24)	0.80* (0.32)
<b>Age</b>		-0.01 (0.01)	-0.01 (0.01)		-0.01 (0.01)	-0.01 (0.01)
<b>Female</b>		0.08 (0.15)	-0.05 (0.14)		0.09 (0.14)	-0.01 (0.16)
<b>Attend college</b>		-0.12 (0.16)	-0.34 (0.20)		-0.11 (0.16)	-0.29 (0.20)
<b>Constant</b>		-0.25 (0.86)	-0.81 (0.73)		-0.61 (0.81)	-1.04 (0.71)
<b>F test</b>		5.05***	5.05***		3.99***	3.99***
<b>df</b>		(10, 41)	(10, 41)		(10, 41)	(10, 41)

Notes: Standard Error in parentheses

\*\*\* p<0.001, \*\* p<0.01, \* p<.05, †<.1

<sup>a</sup> Survey-adjusted and weighted to account for the probability of selection, with post-stratification adjustments for non-response.

Appendix Table 10.2: Proportion of Living Arrangements by Race<sup>a</sup>

	Total		White		Black		Hispanic, non-black	
	2005	2010	2005	2010	2005	2010	2005	2010
<b>Single, live alone</b>	21.2	26.2	21.2	26.5	27.5	33.2	12.3	12.6
<b>(unweighted N)</b>	562	648	401	474	125	135	36	39
<b>Single, children</b>	3.2	4.1	2.4	3.1	7.0	8.8	7.6	8.5
<b>(unweightedN)</b>	90	110	41	52	33	40	16	18
<b>Single, others</b>	2.8	2.8	2.3	2.2	6.2	7.0	3.8	4.2
<b>(unweighted N)</b>	74	79	36	38	25	29	13	12
<b>Single, children, others</b>	1.5	3.2	1.0	2.5	4.8	6.7	2.5	7.3
<b>(unweighted N)</b>	46	89	17	46	22	26	7	17
<b>Spouse only</b>	57.1	52.8	60.6	56.1	36.4	29.7	45.6	45.7
<b>(unweighted N)</b>	1,117	1,038	914	847	106	97	97	94
<b>Spouse, children</b>	9.2	5.5	8.4	5.1	8.6	6.0	19.3	10.5
<b>(unweighted N)</b>	205	123	128	77	33	21	44	25
<b>Spouse, others</b>	2.6	2.7	2.4	2.5	4.3	4.3	2.3	1.9
<b>(unweighted N)</b>	60	57	36	34	17	18	7	5
<b>Spouse, children, others</b>	2.4	2.7	1.7	1.9	5.3	4.3	6.7	9.3
<b>(unweighted N)</b>	56	66	26	31	16	11	14	24
<b>Total</b>	100	100	100	100	100	100	100	100
	2,210	2,210	1,599	1,599	377	377	234	234

Notes: <sup>a</sup> Survey-adjusted and weighted to account for the probability of selection, with post-stratification adjustments for non-response.