**APPENDIX**

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| **Table 1A**. *Control Variables* |
| Variable Name  | Included for Both Spouses  | Var. Type | Time-Varying | Lagged | Description |
| **Wealth & Income** |  |  |  |  |  |
| Hhold's Soc.Sec.Wealth | Yes | Cont. | No | Yes | Measures the expected present value of all Social Security benefits of the household. Sum of the expected present value of retirement benefits, spousal benefits, and survivor benefits for each spouse.  |
| Soc.Sec.Inc./Tot. Hhold Inc.  | Yes | Cont. | Yes | Yes | Measures the share of the household's total income derived from Social Security |
| SurvivorBenefits/SocSec.Inc.  | - | Cont. | Yes | No | Equal to one minus the ratio of the expected present value of the retirement benefits earned by each spouse; 1 - WidowRetBen / HusRetBen. This measure is not lagged because widows do not receive a survivor benefit in the period prior to the death of their husband.  |
| Hhold Income (0000s) | No | Cont. | Yes | Yes | Measures the income of the household less any Social Security income. |
| Financial Assets (0000s) | No | Cont. | Yes | Yes | Measures the financial assets of the household. |
| Housing Wealth (0000s) | No | Cont. | Yes | Yes | Measures the net value of the widow's primary residence. Value set to "0" for renters. |
| Pension Income | Yes | Dich. | No | Yes | Indicates whether either the widow or the husband receives/received income from a pension or not. |
| Long-Term Fin. Plan | Yes | Dich. | Yes | Yes | Indicates whether the respondent's spending and saving decisions are based on a financial plan that extends years into the future as opposed to the next few months. |
| **Health**  |  |  |  |  |  |
| Hlth Cond. Limits Work | Yes | Dich. | Yes | Yes | Indicates whether the respondent has a health problem or health condition that limits the kind or amount of work the respondent can complete or otherwise. |
| Num. of Phy. Limit | Yes | Cont. | Yes | Yes | Equal to the sum of the following conditions that the respondent reported difficulty completing: walking several blocks, walking one block, walk across the room, climbing one flight of stairs, and/or climbing several flights of stairs. |
| Num. of Chron Cond.  | Yes | Cont. | Yes | Yes | Equal to the sum of the following conditions reported by the respondent: heart problems, diabetes, high blood pressure, lung disease, or having suffered a stroke. |
| In Good Hlth | Yes | Dich. | Yes | Yes | Indicates whether the respondent reported his general health status as “excellent", “very good”, "good" or otherwise.  |
| Hlth Worsened | Yes | Dich. | Yes | Yes | Dichotomous measure indicating whether the respondent reported that his or her health had gotten worse, or whether it stayed the same, or improved over the past two years.  |
| Body Mass Index  | Yes | Cont. | Yes | Yes | Measures the Body Mass Index (BMI) of the respondent. |
| OOP Med. Expend. (0000s) | Yes | Cont. | Yes | Yes | Measures the total out-of-pocket expenditures over the past two years. |
| Covered by Medicare | No | Cont. | Yes | Yes | Indicates whether the respondent is enrolled in Medicare |
| **Employment History** |  |  |  |  |  |
| Num. of Yrs Emp (Lifetime) | Yes | Cont. | Yes | No | Sum of the number of years the respondent was employed over his or her lifetime. |
| Husband Working  | No | Dich. | No | No | Indicates whether the husband was employed the year that he died.  |
| Currently Working | No | Dich. | Yes | Yes | Indicates whether the widow is currently employed. |
| **Demographics** |  |  |  |  |  |
| Spousal Age Gap  | - | Cont. | No | No | Measures the difference in the age of the deceased husband the widow in years. AgeGap = Age of Deceased Husband - Age of Widow |
| Age at Widowhood | - | Cont. | No | No | Measures the age of the widow in years at the time of her husband's death. |
| Current Age of the Widow | - | Cont. | Yes | No | Measures the age of the widow in years |
| Number of Living Children | - | Cont. | Yes | No | Measures the number living children of the widow. |
| Education | Yes | Dich. | No | No | Three dichotomous variables indicating whether the respondent (1) has a college degree, (2) has a high school diploma, or (3) did not graduate from high school. The omitted category is (1) has a college degree. |
| Race | No | Dich. | No | No | Consists of two dichotomous variables indicating whether the respondent is African American or Other. White is the omitted category. |
| Region | No | Dich. | Yes | No | Consists of four dichotomous measures indicating whether the respondent lives in the (1) the South, (2) the Northeast, (3) the Midwest, or (4) the West. The omitted category is (1) South.  |
| Hhold Residents | No | Cont. | Yes | No | Measures the number of family members living in the widow's household  |

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| **Table 2A.** *The effect of the exclusion restrictions on the size of the estimation sample* |
| Exclusion Restrictions  | n =  |
| All widows  | 7726 |
| Widows who enter widowhood b/t 1994 and 2010 | 3202 |
| Widows with observed claiming ages | 1534 |
| Widows with HRS data linked to the Social Security Administration | 802 |
| Widows who are secondary earners entitled to a survivor benefit | 625 |
| Widows whose husbands did not claim Social Security early due to disability  | 537 |
| Widows whose husbands did not claim before age 61 and 9 months | 409 |
| Widows who did not remarry after age 60 (entitled to one survivor benefit at observed widowhood) | 397 |
| Widowed after full retirement age | 257 |
| Widows in poverty before widowhood | 242 |
| Widows with non-missing values for the covariates in the model | 197 |

**NO WIDOWED AFTER FRA RESTRICTION (N=284)**

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| **Table 3A.** *Marginal effect of the husband's claim age on the widow's poverty hazard at each claim age and as a function of her survivor benefit and Social Security dependence* |
| Husband's Claim Age  |
|  | **62** | **63** | **64** | **65** | **66** | **67** | **68** | **69** |  |
|  | -.025\* | -.018\*\* | -.013\*\* | -.009\* | -.006 | -.003 | -.002 | -.000 |  |
|   | (.013) | (.009) | (.006) | (.005) | (.005) | (.005) | (.005) | (.005) |   |
| Widow's Survivor Benefit as a Percent of Her Social Security Income  |
| **10** | **20** | **30** | **40** | **50** | **60** | **70** | **80** | **90** | **100** |
| .005 | .001 | -.004 | -.008 | -.013 | -.018\*\* | -.023\*\* | -.029\*\* | -.034\*\* | -.040\*\* |
| (.012) | (.010) | (.009) | (.008) | (.008) | (.008) | (.010) | (.012) | (.015) | (.019) |
| Widow's Social Security Income as a Percent of Total Income  |
| **10** | **20** | **30** | **40** | **50** | **60** | **70** | **80** | **90** | **100** |
| -.013 | -.015\* | -.017\*\* | -.019\*\* | -.020\*\* | -.022\*\* | -.023\* | -.024\* | -.026 | -.027 |
| (.010) | (.009) | (.008) | (.008) | (.009) | (.010) | (.012) | (.014) | (.016) | (.018) |

Notes: The estimation sample includes those widows who were widowed before reaching their full retirement age.

**NO PRIOR POVERTY STATUS RESTRICTION (N=211)**

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| **Table 4A.** *Marginal effect of the husband's claim age on the widow's poverty hazard at each claim age and as a function of her survivor benefit and Social Security dependence* |
| Husband's Claim Age  |
|   | **62** | **63** | **64** | **65** | **66** | **67** | **68** | **69** |   |
|  | -.033\* | -.024\*\* | -.017\*\* | -.012\*\* | -.007 | -.003 | -.001 | .001 |  |
|   | (.018) | (.011) | (.007) | (.005) | (.005) | (.005) | (.005) | (.005) |   |
| Widow's Survivor Benefit as a Percent of Her Social Security Income  |
| **10** | **20** | **30** | **40** | **50** | **60** | **70** | **80** | **90** | **100** |
| .008 | .004 | -.001 | -.007 | -.013\* | -.020\*\* | -.028\*\* | -.036\*\* | -.045\*\* | -.055\*\* |
| (.008) | (.007) | (.006) | (.007) | (.007) | (.009) | (.011) | (.015) | (.019) | (.024) |
| Widow's Social Security Income as a Percent of Total Income  |
| **10** | **20** | **30** | **40** | **50** | **60** | **70** | **80** | **90** | **100** |
| -.010 | -.012 | -.015\* | -.017\*\* | -.020\*\* | -.022\*\* | -.025\*\* | -.027\*\* | -.030\*\* | -.033\*\* |
| (.011) | (.010) | (.009) | (.008) | (.008) | (.009) | (.010) | (.011) | (.013) | (.015) |

Notes: The estimation sample includes those widows who did and did not have income below the poverty line prior to the death of their husbands.

**NEITHER POVERTY NOR FRA RESTRICTION (N=309)**

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| **Table 5A***. Marginal effect of the husband's claim age on the widow's poverty hazard at each claim age and as a function of her survivor benefit and Social Security dependence* |
| Husband's Claim Age  |
|  | **62** | **63** | **64** | **65** | **66** | **67** | **68** | **69** |  |
|  | -.019\* | -.016\* | -.013\*\* | -.011\*\* | -.009\*\* | -.007\*\* | -.006\*\* | -.004\* |  |
|  | (.011) | (.008) | (.006) | (.005) | (.004) | (.003) | (.003) | (.003) |  |
| Widow's Survivor Benefit as a Percent of Her Social Security Income |
| **10** | **20** | **30** | **40** | **50** | **60** | **70** | **80** | **90** | **100** |
| .000 | -.003 | -.006 | -.009 | -.012 | -.015\* | -.019\*\* | -.023\*\* | -.026\*\* | -.030\*\* |
| (.010) | (.009) | (.008) | (.008) | (.008) | (.008) | (.009) | (.011) | (.013) | (.015) |
| Widow's Social Security Income as a Percent of Total Income |
| **10** | **20** | **30** | **40** | **50** | **60** | **70** | **80** | **90** | **100** |
| -.014 | -.014\* | -.015\* | -.016\*\* | -.016\* | -.016\* | -.017 | -.017 | -.018 | -.018 |
| (.009) | (.008) | (.008) | (.008) | (.009) | (.010) | (.011) | (.012) | (.014) | (.015) |

Notes: The estimation sample includes those widows who were widowed before reaching their full retirement age as well as those who did and did not have income below the poverty line prior to the death of their husbands.