

**Table 4** Summary Statistics<sup>19</sup>

Variable	Explanation	Mean	Standard Deviation
Hours	Average working hours per week	28.1407	17.5463
Age	Age/10	2.9590	0.2743
Educ	Yeas of education	13.2749	2.2652
Income	Other family member's income/1000	27.8697	77.5495
Married	1 if Married, 0 otherwise	0.6408	0.4798
Northcentral	1 if in the Northcentral area, 0 otherwise	0.3087	0.4620
Northeast	1 if in the Northeast area, 0 otherwise	0.1254	0.3312
South	1 if in the South area, 0 otherwise	0.3859	0.4869
Old	# of Children aged 6 or above	0.6842	0.9644
Young	# of Children aged under 6	0.6365	0.7829
School	1 if in the School, 0 otherwise	0.0691	0.2536
SMSA	1 if in a Metropolitan area, 0 otherwise	0.3520	0.4776
Unemp	Local unemployment rate greater than 6%	0.4495	0.4995
Urban	Urban area	0.7484	0.4339
Black	1 if Black, 0 otherwise	0.1211	0.3264
Hispanic	1 if Hispanic, 0 otherwise	0.0610	0.2394

<sup>19</sup>The sample consists of a cross section of 1115 individuals over 6 years.