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U.S. Social Policy Dependence on the Family

Derived from the Index of Belonging

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Scope of paper

This derivative of the Index of Family Belonging and Rejection examines the influence of certain demographic, educational, and economic variables – including the Index of Family Belonging – on social outcomes of policy interest. (Table 1 contains an enumeration of the outcomes.)

In effect, we developed empirical models determining the influences of the explanatory variables (Table 2, page 6) on these outcomes as seen across Census geographic areas. The models show the relative importance of these influences, meaning both precision about and magnitude of each influence.[1] Explanatory variables are matched to the outcomes analyzed and each variable's relative and absolute importance in determining the level of each outcome is found.[2]

Summary of family intactness as an influential factor

When measured, family intactness *always* has a beneficial influence on the outcome. It is at least as effective as any other factor in influencing the 18 outcomes we analyzed, and, in many cases, family intactness is the most important factor in determining a beneficial outcome across the geographic areas studied.

Both family intactness and education levels have beneficial influences on the outcomes studied. We summarize their relative performance on the outcomes studied in the next subsection.

Relative effectiveness of family intactness & education

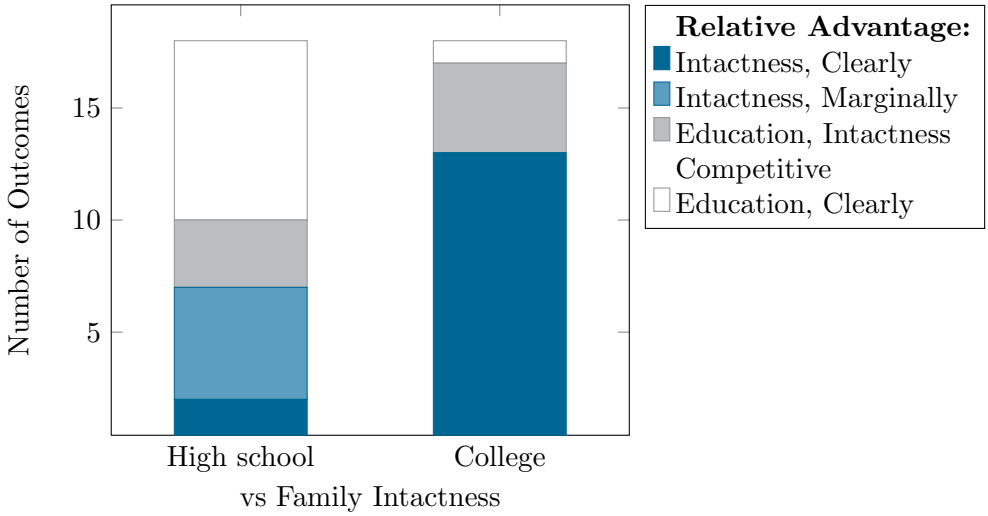
Chart 1 shows the relative influence of high school and college graduation levels on the outcomes among adults relative to family intactness. Chart 1 shows how often each education explanatory variable's *magnitude of influence* is exceeded in magnitude by the influence of family intactness.[3] In the counts where the colored area is *darker blue*, family intactness has a *proportionately greater* influence in magnitude than the education explanatory variable. In the counts where the colored area is *whiter*, family intactness has a *proportionately smaller* influence than the education explanatory variable.

[1] *Precision* has a formal meaning. It indicates how clearly determinable (distinguishable from zero) an influence on an outcome is. This is depicted graphically in Chart 6, page 49 of the Methodology appendix.

[2] The models are Ordinary Least Squares regressions: explanatory variables are tested one against another and against the outcomes to see which explanatory variable's variation across Census Super Public Use Microdata Areas best *aligns* with the outcomes' variation across the same areas.

[3] Marginally stronger or weaker levels of influence take into account the relative variation of the explanatory variables: Family intactness has close to twice the variation of high school graduation across the areas – see the succeeding paragraphs and Footnote 8 below. Hence, for cases where Belonging is marginally advantageous, the magnitude of influence will have been multiplied by roughly 2.

Chart 1 Relative Advantages of Adult Education vs. Family Intactness Across 18 Outcomes



Many considerations will go into how "effective" each of these explanatory variables (family intactness, high school graduation, and college graduation) are in affecting – to varying degrees – the outcomes studied in this paper. The section on statistics comparing family intactness and education levels briefly describes some of the relevant issues. The Methodology and Analysis appendix also has a section which puts the size of these influences in context.

Influence of family intactness *on* government dependency

For most measures of government dependency, family intactness is the leading influence or shares the position of leading influence with the fraction of adult high school graduates. In measures of food stamp recipiency, Temporary Assistance for Needy Families and state welfare transfers, Supplemental Security Income transfers, and public healthcare recipiency among prime-age adults in a geographic area, family structure is the (or a) leading influence. These programs target those in economic need due to their organic life condition[4] and not, for example, due to a disabling accident. (Social Security

[4]By 'life condition,' we mean one's standard of living, organically arrived-at by situation of birth and independent of catastrophic events.

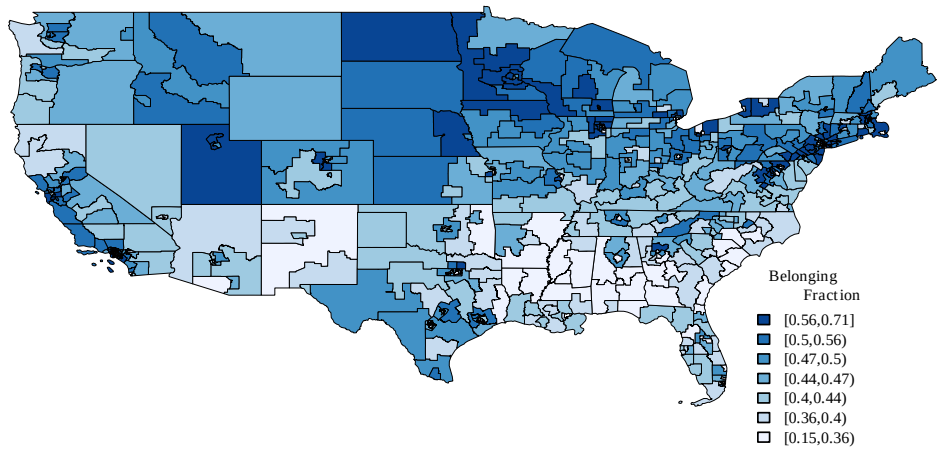
Disability Insurance may be obtained after a disabling accident.)

Race & ethnicity of marginal importance

When family intactness, other demographic controls, and education controls are tested side-by-side with race and ethnicity, race and ethnicity have *marginal adverse influence*. The fraction of the population that is black contributes an adverse influence to only about half of the outcomes and is otherwise *beneficial* or indeterminate as an influence. The fraction of the population that is Hispanic is normally a *beneficial* influence or shows no precise directionality and is *adverse* as an influence for less than a quarter of the outcomes.

Overview of analysis

Chart 2 Super Public Use Microdata Areas by Family Intactness
Derived from the American Community Survey; Census Department



We analyzed the *variation* in the outcomes and explanatory variables *across geographic-demographic* areas covering the United States. These geographic-demographic areas are the Super Public Use Microdata Areas constructed by the U.S. Census. Chart 2 shows these geographic-demographic areas, along with each area's degree of Family Belonging. Appendix II shows the variation of the outcomes across the areas.

Additional charts breaking out *for each state* the variation in the outcomes of Table 1 across the Super Public Use Microdata Areas are available

as web resources:

`http://marri.us/index-2013/states`

These geographic areas are both population-size controlled and demographically relevant: Each area contains a population of somewhat more than 400,000 persons, lies within a specific U.S. state, and demarks, for example, a certain borough of a large city, a rural country area, or a suburban zone. More formally, the areas comprise county groups, single counties, or census "places." They are thus excellent analytic "cells" in which to study the influence of our explanatory variables on the outcomes studied across these areas.[5]

Table 2 Demographic, Educational, & Economic Explanatory Variables

Explanatory Variable Investigated	Type of Variable (if not demographic)
Fraction families intact (Belonging)	
Fraction high school graduates (of prime age)	— Educational
Fraction college graduates (of prime age)	
Fraction Hispanic	
Fraction black	
Population density (urbanicity)	
Average age of prime-age adults	
Average age of adults aged 40 to 60	
Minor dependency ratio	
Old age dependency ratio	
Income earned in prime age	— Economic*
Household income (any type)	

*Cases are tested where income is not controlled for.

The explanatory variables investigated are listed in Table 2. *Family intactness* (Belonging) is given by the fraction of children in an area reaching the age of 17 in a household with both biological parents married since around the time of the child's birth. See the Methodology appendix for a technical formulation.

Population density (degree of urbanization) is measured quantitatively

[5]There are 531 such "cells." Of course these "cells" are not cells in the usual sense of regression analysis; they are geographic aggregate units.

by each factor of 10 in the number of persons per square kilometer[6] in each geographic area included in the analysis. An urban area might have around 1,000 (10^3) persons per square kilometer, while a rural area might have about 10 (10^1) persons per square kilometer.

The term *prime age* is used throughout to demark the ages 25 to 54. The two "average ages" – of adults of prime age and adults aged 40 to 60 – are included to remove potential bias in Belonging's influence: Adults of older ages have both more stable marriages and will tend to have better economic outcomes, because of time elapsing. (For example, on average they will have more savings.) If we did not include in the models the influence of older ages in these groups of adults, any influence of the older ages would be *incorrectly* attributed to Belonging itself. The second average age is meant to correct any bias for those who are old enough to be the *parents* of children of age 17.

The *minor dependency ratio* is the number of individuals under the age of 18 divided by the number of individuals of prime age. It measures "more children being present." The *old age dependency ratio* is the number of individuals over 65 divided by the number of individuals of prime age.[7] The other variables tested are self-explanatory.

Statistics comparing family intactness & education levels

The histograms, Charts 3, 4, and 5, show the distribution of family intactness, adult high school graduation levels, and adult college graduation levels in the geographic areas investigated. For a chosen family intactness fraction – of 0.4, say – Chart 3 will give the percent of the investigated geographic areas with that level of intactness: Locating 0.4 on the x-axis then yields that somewhat less than 25 percent of the geographic areas investigated have that level of intactness (y-axis).

The potential for variation in family intactness is larger than the variation seen in either a population's high school graduate fraction (Chart 4) or in the fraction who are college graduates (Chart 5).[8,9]

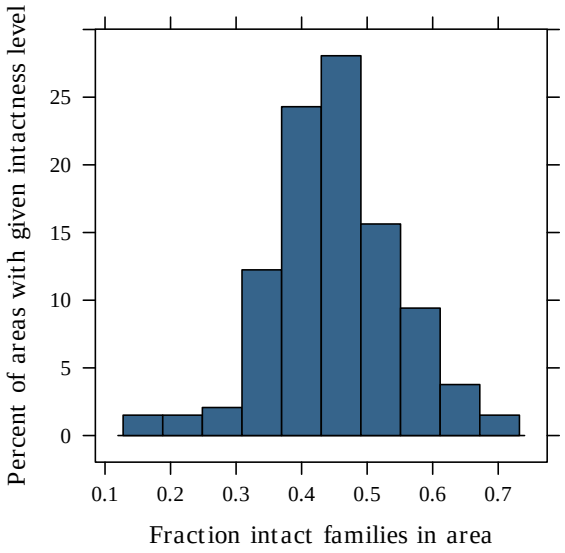
[6]Specifically, population density is quantified by the logarithm of the number of persons per square kilometer.

[7]This is an important demographic-economic variable, especially for an entitlement-heavy welfare state.

[8]Family intactness and college graduation fractions have a standard deviation across the geographic areas of about 0.1. High school graduation has a standard deviation of 0.06.

[9]This fact is further proved by comparing historical rates of family intactness. After the sexual revolution of the 1960s, marriage rates plummeted and divorce rates ex-

Chart 3 Distribution of the Fraction of Family Intactness Found across the Investigated Geographic Areas
Derived from American Community Survey 2010



For the geographic areas analyzed, the proportion of the population who are high school graduates is highly concentrated around the 90 percent level. Variation much below this level (i.e., high school graduate fractions of less than 0.8[10]), are at the lower, marginal tail of the distribution in Chart 4.

This is a consequence of efforts to increase graduation rates over the decades.[11] All the while, objective scores (e.g., NAEP scores) have plateaued.[12,13]

ploded. See Henry Potrykus and Patrick Fagan, *Non-Marriage Reduces U.S. Labor Participation: The Abandonment of Marriage Puts America at Risk of a Depression*, available at `marri.us/labor-slump`, techreport (MARRI, 2012). Also Henry Potrykus and Patrick Fagan, *Marriage, Contraception & The Future of Western Peoples*, available at `marri.us/demographics`, techreport (MARRI, 2011).

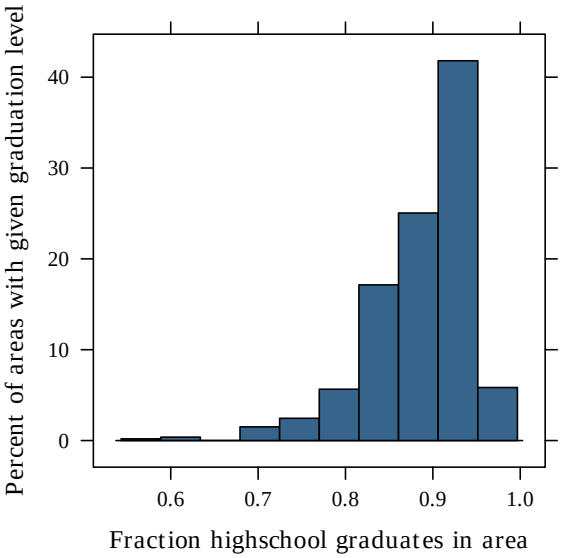
[10] That is, high school drop-out fractions of *more* than 0.2.

[11] Camille Ryan and Julie Siebens, *Educational Attainment in the U.S.: 2009*, Current Population Reports, techreport (U.S. Census Bureau, 2012).

[12] David Armor, *Maximizing Intelligence* (Piscataway, NJ: Transaction Publishers, 2003).

[13] Similarly, though college graduation levels are concentrated at lower percentages, they have risen – in modest numerical fraction – in the past decades. There is a wide *tail* off of the average college graduation level (Chart 5), an indicator of the partial professionalization of American society. That is, there are, for example, more lawyers, engineers,

Chart 4 Distribution of Adult High School Graduates Found across Investigated Geographic Areas
Derived from American Community Survey 2010



There is no such plateauing effect in social behaviors when the change (fall-off) in marriage levels over the decades is analyzed.[14]

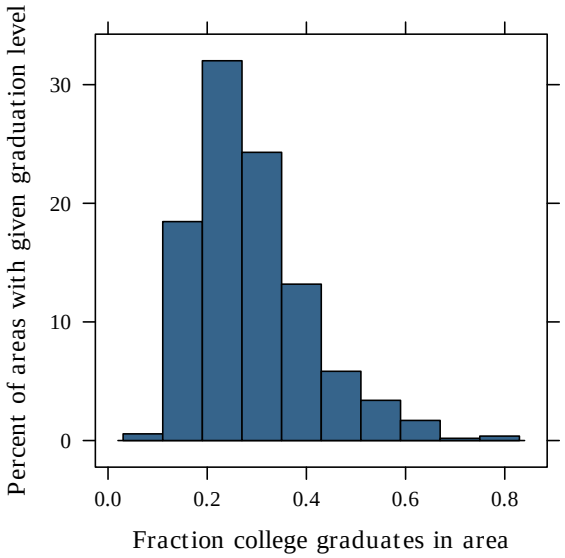
Thus, the area's fraction of non-high school graduates is more correctly a basic control for how many adults at this margin of society there are in that area. These adults are [high school] drop-outs from an educational system set to assure high graduation rates without securing concordant high levels of social functioning – e.g., higher levels of human capital.[15]

and business professionals than in the past. For both education class types, decreasing (social) returns to increased graduation rates of demographically-measureable magnitude have been seen. Potrykus and Fagan, *Non-Marriage Reduces U.S. Labor Participation: The Abandonment of Marriage Puts America at Risk of a Depression.* Pedro Carneiro, James Heckman, and Edward Vytlacil, *Estimating marginal returns to education*, techreport (NBER, 2010).

[14]Henry Potrykus and Patrick Fagan, *The Divorce Revolution Perpetually Reduces U.S. Economic Growth*, available at `marri.us/productivity-divorce`, techreport (MARRI, 2012), Potrykus and Fagan, *Non-Marriage Reduces U.S. Labor Participation: The Abandonment of Marriage Puts America at Risk of a Depression.*

[15]Flavio Cunha and James Heckman, *Investing in our Young People*, 16201, techreport (NBER, 2010).

Chart 5 Distribution of Adult College Graduates Found across Investigated Geographic Areas
Derived from American Community Survey 2010



Structure of the Description of Results

What follows is an outcome-by-outcome summary of the findings when the demographic, educational, and economic factors given in Table 2 (natural explanatory variables) are used to explain each outcome in Table 1 (outcomes of public policy interest).

When the influence of an explanatory variable is found to be socially favorable, we mark its mention with (▲). When the influence of an explanatory variable is determined to be socially unfavorable, we mark its mention with (▼). If the influence of an explanatory variable is not precisely determinate, we mark its mention with (−).

We study cases where income is controlled for and cases where it is not, and often distinguish the cases in the text. We break out these cases because income level is properly seen as a consequence of education and

family formation. Education and the family form *human capital*.[16,17] Human capital is the skills, capacities, and know-how of a population that are of value in the labor market. The income control effectively *equalizes* the levels of human and social capital across the areas studied. Social capital is the relationships in an area of value in the labor market. In essence, with these income controls active, we are measuring the influence of the other explanatory variables *apart* from any human or social capital advantage they may impart.[18]

Teenage Out-of-Wedlock Birth

Family intactness has the greatest attenuating influence of all explanatory variables investigated on teenage out-of-wedlock births, including in the case where income is controlled for (▲).

Earned income itself has no precisely determinable influence on teenage out-of-wedlock births (−).

Teenage out-of-wedlock birthrates are more sensitive to family intactness across the geographic areas studied than they are to high school graduation levels (▲). This is additional empirical evidence that family is more important than formal high school education, including sexual education, in influencing levels of teenage out-of-wedlock birth.[19]

Increasing the fraction of the population that is black enhances teenage out-of-wedlock births in an area (▼). This presumably illuminates a social phenomenon in this sub-population. Increasing the fraction of the population that is Hispanic has no determinable influence on teenage out-of-wedlock births in an area (−).

The large enhancing influence of an area's minor dependency ratio on

[16]Gary Becker, *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*, Third Ed. (Chicago: University of Chicago Press, 1994), Potrykus and Fagan, *The Divorce Revolution Perpetually Reduces U.S. Economic Growth*, George Akerlof, "Men Without Children," *The Economic Journal* 108 (Mar. 1998): 287–309, James Heckman and Dimitriy Masterov, *The Productivity Argument for Investing in Young Children*, WP 07-03-22c, techreport (University of Chicago, 2007), Flavio Cunha and James Heckman, "Formulating, Identifying and Estimating the Technology of Cognitive and Noncognitive Skill Formation," *Journal of Human Resources* 43 (2006): 738–782.

[17]However, see the Methodology appendix for addition reasons to control for income.

[18]This contribution is large in the case of education and family formation. See the references in Footnote 16.

[19]Technically, the model given concerns *adult* high school graduation levels. However, our conclusion continues to hold when we test multiple models including high school graduation rates – among teenagers – themselves.

teenage out-of-wedlock births can be partially interpreted as an effect of a low level of adult care (▼).[20] However, a higher ratio of minors to adults means, proportionately, a higher ratio of teenager births to adult births, *ceteris paribus*. Furthermore, in controlling for minor dependency, the model induces reverse causality: more teenage out-of-wedlock births increases minor dependency.[21] Because of this, the level of influence of minor dependency on teenage out-of-wedlock births is overstated.[22]

Education Achievement

Family intactness is much more influential on high school graduation rates than the fraction of adult college graduates found in the population – the latter's influence is not detectable.

Family intactness is one of the greatest positive influences on high school graduation rates (▲). Therefore, family intactness should be viewed as one of the principle generative agents of high school graduation levels in an area: Part of the strong, beneficial influence of high school graduation levels on the outcomes studied should be attributed to family intactness' influence on high school graduation rates.[23]

Only the fraction of the *adult* population that has graduated from high school surpasses family intactness in degree of influence (▲). The former is presumably a strong effect of inter-generational behavior modeling and may as well indicate norms-setting. (Both would convey "the importance of graduating high school.") These influences remain and continue to be precisely determinable when earnings controls are added. This is in contrast to college graduation's influence, which is indeterminate whether or not earnings controls are included (−).

A larger minor dependency ratio negatively influences the rate of high school graduation (▼). Either family intactness or adult high school graduation roughly offset this negative influence.[24] An intuitive interpretation is

[20] When we look at the interaction between Belonging and minor dependency on teenage out-of-wedlock births, we see it is more minors in areas with *low* Belonging that show relatively *higher* teenage out-of-wedlock birth rates. More minors in areas with *high* levels of Belonging show *lower* teenage out-of-wedlock birth rates.

[21] Quantum for quantum.

[22] The control is still active in removing bias from the other explanatory variables' influences. It likely over-corrects in this role.

[23] Further empirical modeling can substantiate this point and make the influence of family intactness *through the channel of high school graduation* quantitatively clear.

[24] Allowing family intactness or the fraction of adult college graduates to interact with the minor dependency ratio in additional models shows the same to be true. In particular,

that greater amounts of children without proper care and guidance have a much lowered propensity to self-direct through to high school completion.

The fractions of blacks (−) or Hispanics (−) in an area has no determinable influence on high school graduation rates once other controls (Table 2) have been implemented.

Income & Productivity

Employment, prime-age males

The fraction of intact families (▲) and the fraction of high school graduates (▲) have similar positive and precisely determined influences on the employment rate among 25- to 54-year-old males.[25]

The fraction of college graduates in a geographic area has a smaller but still positive, precisely determined influence on employment when controlling only for demographics and education (▲), but the influence is indeterminate under controls for earnings (−). Presumably, once the human capital and credentialing effects of higher education are absorbed and accounted for by earned income itself, college has little otherwise specifiable effect on employment propensity. As mentioned above, this is not the case with high school: High school drop-outs behave very differently with respect to employment than those with high school diplomas.

Income level itself has a less precisely determined but otherwise positive relation to employment (▲).

The fraction of Hispanics in a geographic area has a modest, positive, and precisely determined influence on the employment rate among 25- to 54-year-old males under all controls (▲). Hispanics in a geographic area tend to work more, or they seek those areas with work more readily than others do, or both. Blacks have no precisely determinable influence on employment rates in an area once other controls (Table 2) have been implemented (−).

The minor dependency ratio (more children present) has a large, positive, precisely determinable influence on men working

for Belonging and minor dependency we see it is more minors in areas with low Belonging that show *lower* high school graduation rates. More minors in areas with high levels of Belonging show *higher* high school graduation rates.

[25] This is interesting given the emphasis by some on education when the health of the American workforce is discussed. Family, heretofore ignored in this discussion, must be given equal footing. If we are concerned with the American workforce, family must be discussed side-by-side with education. See, again, Heckman and Masterov, Cunha and Heckman, "Formulating, Identifying and Estimating the Technology of Cognitive and Noncognitive Skill Formation," and Armor.

(▲). Presumably these men are working to support those additional children.

Average earnings, prime-age males

The minor dependency ratio in a geographic area has the largest consistently positive influence on average earnings for males aged 25 to 54 (▲).[26] The influence of minor dependency is large, positive, and precisely determinable under controls for demographics, education, and earnings levels (of the whole adult population).

The fraction of college graduates has a similar positive, precisely determinable influence to minor dependency under controls for demographics and education only (▲);[27] however, when the additional control for overall adult earnings is applied, the influence of the fraction of college graduates on average earnings for prime-aged males is much smaller in magnitude and less precisely determinable (▲). Presumably, once the effects of credentialing and human and social capital evidenced by an area's higher education level are absorbed and accounted for by earned income of the whole population, college degrees have little value to male human and social capital.

The fractions of blacks (▼) or Hispanics (▼) in a geographic area have smaller, determinable, negative influences on average earnings for males aged 25 to 54 when controlling for demographics, education, and overall area income. The influences are essentially indeterminable under controls for demographics and education only (−).[28]

Degree of urbanicity (where the income-earner lives; not where he works) has a smaller, negative, and moderately precisely determined influence on average earnings for males aged 25 to 54 when controlling for demographics and education (▼); the influence becomes yet smaller but more precisely determined when controls for overall local population earnings are added.

[26] The fraction of intact families in a geographic area has the largest consistently positive influence on average earnings under a model without the dependency ratio controls. Hence we assert that this is a 'family effect' most properly attributable to care for dependants. Endogeneity is partially broken by our multi-model specification.

[27] On an equal-variance [as seen across the United States] basis, the influence of minor dependency is still much larger than that of college graduation.

[28] Hence, this may be a phenomenon of "where the minorities tend to work" and not a function of minorities' pay levels themselves. This is a subtle matter touching on the ecological inference problem. See the Methodology appendix for a short discussion.

Home ownership

The major influences on an area's levels of home ownership are whether there are dependent children (▲), a larger fraction of seniors to other adults (▲), a high level of high school graduation among adults (▲), and the rurality of the area (▲). All of these are positive influences on levels of home ownership.

The fraction of Hispanics in the area has a negative influence on levels of home ownership (▼). All the foregoing influences are precisely determinable. The fraction of blacks in the area has a negative influence on levels of home ownership, albeit modestly and not in very precise fashion (▼).[29]

Poverty

The fraction of high school graduates has the largest attenuating influence on the fraction of the total population living below the poverty line (▲). This influence is precisely determinable under controls for demographics, education, and earnings.

The fraction of intact families in the geographic area has the next-largest attenuating influence (▲); it, too, is precisely determinable even after controls for demographics, education, and earnings are applied.

The fraction of college graduates has a small attenuating influence on the fraction of the total population below the poverty line when controlling only for demographics and education (▲), but the influence becomes large, *enhancing*, and precisely determinable when controls for earnings are added (▼). Presumably, once the human and social capital effects of higher education are absorbed and accounted for by earned income itself, college degrees actually increase the potential for putting oneself in a poor area.[30]

The black fraction of the population has a small precisely determinable enhancing influence on overall poverty levels when controlling for demographics, education, and earnings (▼). The fraction of the population that is Hispanic has no determinable influence on an area's poverty (−).

Income earned in prime age has a precisely determinable influence on the proportion of the total population below the poverty line, as expected (▲).

[29] In our usual sense of the word precise. See Footnote 1 and Chart 6.

[30] For an imagined instance, a degree in film from a university may not serve its recipient in improving his economic condition. His interests might be better served developing those marketable skills in alternative ways; 'on the side' or in an apprenticeship. This credentialed state may place further pressure on the agent in that debt which must be serviced is often incurred in financing the college degree.

Poverty, amongst prime-age females

The fraction of high school graduates in the geographic area has the largest attenuating influence on the fraction of 25- to 54-year-old females living below the poverty line in that geographic area (▲). The attenuating influence is precisely determinable.

The fraction of intact families in the geographic area has the next-largest attenuating, precisely determinable influence (▲).

The fraction of college graduates in the geographic area follows intact families in the strength of its attenuating influence (▲). However, the influence of the fraction of college graduates again becomes *enhancing* after applying controls for earnings to the already-applied controls for demographics and education (▼).

The fraction of blacks in a geographic area has a small, enhancing, slightly less precisely determinable influence on the fraction of impoverished 25- to 54-year-old females (▼). The fraction of the population that is Hispanic has no determinable influence on an area's female poverty (−).

Income earned by the overall prime-aged adult population has an attenuating and precisely determinable influence when it is added as an additional control, as expected (▲).

Poverty, amongst minors

The fraction of adult high school graduates has the largest attenuating influence on the fraction of minors living below the poverty line (▲). The influence is precisely determinable.

The fraction of intact families in a geographic area has the next-largest attenuating influence on the fraction of minors below the poverty line (▲). This influence is also precisely determinable.

The fraction of college graduates has a precisely determinable small, attenuating influence on the fraction of minors below the poverty line when controlling for demographics and education (▲), but the influence becomes enhancing, larger, and still precisely determinable when controls for earnings are added (▼). In other words, the fraction of college graduates in a geographic area *enhances* the fraction of minors below the poverty line, when human and social capital effects are factored in separately through earnings.

The fraction of Hispanics in the population has an undetectable influence on the fraction of minors below the poverty line (−).

The fraction of blacks in the population has a determinable, enhancing influence on the fraction of minors below the poverty line (▼).

Increasing the ratio of elderly to prime-aged adults enhances the fraction of minors living below the poverty line (▼).

Income earned in prime age, when added as a control, has a precisely determinable attenuating influence on the fraction of minors below the poverty line, unsurprisingly (▲).

Dependency on Government

Food stamp recipiency

Family intactness (▲) and the fraction of high school graduates (▲) have similar, strong attenuating influences on food stamp recipiency in a geographic area.

College graduate percentages only have a precisely determinable influence when income is not controlled for (▲). Otherwise, this influence is indeterminate (−).

The percent of the population that is black does enhance food stamp recipiency, albeit modestly, and this cannot be determined with great precision (▼). The fraction of the population that is Hispanic, in contrast, has no precisely determined influence on food stamp recipiency (which is measured to be attenuating) (−).

Income level, of course, has an attenuating influence on food stamp recipiency (▲).

Relatively more minors in an area enhances food stamp recipiency (▼).[31]

All the above influences, save the college graduate mention, are determined precisely.

TANF & state welfare transfers to prime-age females

Temporary Assistance for Needy Families (TANF) primarily supports low-income women and their children. Included in the welfare income variable are also state General Assistance programs.

Family intactness in the geographic area has both the largest and most precise influence on average welfare transfers in that geographic area (▲). This influence is to attenuate those transfers, across all specifications, including when controls for earnings are implemented. The

[31] However, when we look at the interaction between Belonging and minor dependency levels, more Belonging with more children *better than offsets* the increase in food stamp use that is seen from more children being in an area. Belonging has an attenuating influence on child food stamp dependency.

influence of high school graduation is similar in direction and magnitude to that of family intactness (▲).

Interestingly, race and ethnicity are not important for welfare transfer levels in the conventionally construed way, once family intactness and education levels are accounted for: The fraction of Hispanics in the population has no determinable influence on welfare transfers (−). A larger fraction of blacks in the local population *attenuates* welfare receipt levels (▲), with the aforementioned controls active.

However, increasing urbanicity enhances welfare payments (▼), presumably because of increased access to welfare programs.

Social Security Disability Income, average for adults

Social Security Disability Insurance (SSDI) is a federal program for once-working individuals who become "permanently disabled" and receive lifetime government support.

Average SSDI transfers among 25- to 54-year-olds was strongly attenuated by the fraction of the population that completed high school (▲), the proportion of the population that was Hispanic (▲), the fraction of the population that completed college (▲), and family intactness (▲) (in decreasing magnitude).

SSDI transfers were also attenuated by the proportion of the population that was black, though this influence is less precisely determinable (▲). The influence of the fraction of the population that completed college (▲) becomes indeterminable once income is controlled for independently (−). All the other explanatory variables are precisely determined in their influence on SSDI transfers, and the estimated levels of influence persist even when income controls are applied.

Social Security Disability Income, average for adult males

The fraction of high school graduates in the geographic area has the largest attenuating influence on average SSDI payments among 25- to 54-year-old males (▲).

The fraction of Hispanics in the population has the next-largest attenuating influence (▲). This is followed by the fraction of college graduates (▲), though the latter's influence becomes indeterminable after adding controls for earnings (−).

The fraction of intact families has the fourth-largest attenuating influence on SSDI payments among 25- to 54-year-old males (▲), though, again,

the influence becomes less precisely determinable after adding controls for earnings to controls for demographics and education.

The minor dependency ratio has a pronounced attenuating influence on SSDI transfers (▲).

The fraction of blacks in the population of a geographic area has the fifth-largest attenuating influence on average SSDI payments for 25- to 54-year-old males, an influence which is not precisely determined (▲).

Supplemental Security Income, average for adult males

Supplemental Security Income (SSI) is a federal program making income transfers to the permanently disabled. These disabled may have never worked.

The fraction of intact families in a geographic area exhibits the largest attenuating, precisely determined influence level on average SSI transfers to men aged 25 to 54 with controls applied for demographics, education, and earnings (▲).

The fraction of high school graduates has a similar influence level, with all controls applied (▲).

The fraction of college graduates has a smaller attenuating influence; it is precisely determined under controls for demographics and education only (▲) but becomes undeterminable when controls for earnings are added (−).

The fraction of Hispanics in a population has a slightly smaller attenuating, precisely determined influence on average SSI transfers to men aged 25 to 54 with controls applied for demographics, education, and earnings (▲). The fraction of blacks has a still smaller attenuating, but less precisely determined influence (▲). Finally, urbanicity has a small, precisely determined enhancing influence on average SSI transfers to prime-aged men (▼). Presumably this is due to increased access to the program.

Supplemental Security Income, average for adult females

The fraction of intact families in a geographic area has the largest attenuating, precisely determined influence on average SSI transfers to women aged 25 to 54 with controls applied for demographics, education, and earnings (▲).

The fraction of high school graduates (▲), the fraction of Hispanics (▲), the fraction of college graduates (▲), and the fraction of blacks (▲) in the geographic area follow intact families (in decreasing magnitude), all of which

(save one) have precisely determined attenuating influences under all controls: The influence of college graduates becomes undeterminable when controls for earnings are applied (−).

Urbanicity (i.e., population density) has a positive, less precisely determined influence on average SSI transfers to women aged 25 to 54 with controls applied for demographics, education, and earnings (▼).

Public health insurance, for prime-age adults

The fraction of intact families in the geographic area has the largest attenuating influence on the fraction of 25- to 54-year-olds receiving public healthcare (▲). The fraction of intact families has a large, attenuating, precisely determinable influence on public healthcare receipt among 25- to 54-year-olds, even after applying controls for demographics, education, and earnings.

The fraction of high school graduates in the geographic area has a similar influence (▲). The fraction of college graduates in the geographic area has the next-largest attenuating influence on public healthcare recipiency among 25- to 54-year-olds when controlling only for demographics and education (▲), but the influence is no longer determinable when controls for earnings are applied (−).

The fraction of Hispanics (▲) and the fraction of blacks (▲) in the geographic area's population have the next-largest *attenuating* influence, after controlling for demographics, education, and earnings.

Urbanicity has a modest, enhancing, but precisely determined influence on public healthcare receipt among 25- to 54-year-olds (▼).

Income earned in prime age has an attenuating and precisely determined influence (▲).

Public health insurance, for minors

Public healthcare recipiency among minors is strongly attenuated by the level of familial intactness in an area.

The fraction of families intact (▲) in the geographic area is second in its attenuating influence on the fraction of minors receiving public healthcare only to the fraction of the population that completed high school (▲). Both have precisely determinable influences when controlling for demographic, education, and economic factors.

The fraction of the population that completed college (▲) also attenuates the proportion of minors receiving public healthcare, although less than high

school education and family intactness do. Moreover, this influence becomes indeterminable when income is controlled for separately (−).

The fraction of the population that is black has a precisely determinable, enhancing influence on minors' public health insurance recipiency (▼). The fraction of the population that is Hispanic has no determinable influence on the fraction of minors having public health insurance (−).

Urbanicity has a small but precisely determinable enhancing influence on the fraction of minors receiving public healthcare (▼).

The ratio of minors to adults has an *attenuating* influence on the fraction minors receiving public healthcare (▲). Larger families, in the dominant racial-ethnic population, show *attenuated* dependency.[32]

Healthcare

Private healthcare, prime-age adults covered

The fraction of high school drop-outs in the geographic area has the largest influence on the fraction of 25- to 54-year-olds with private healthcare coverage. The influence is negative and precisely determinable with controls for demographics, education, and earnings: High school graduation has a positive influence (▲).

The fraction of intact families has the next-largest positive, precisely determinable influence with the same controls applied (▲).

The fraction of college graduates has a larger positive, precisely determinable influence on private healthcare coverage for 25- to 54-year-olds (▲), as well, but the influence's precision only persists under controls for demographics and education; when controls for earnings are added, the influence is undeterminable (−).

The fractions of Hispanics (▼) and blacks (▼) in the geographic area have negative but precisely determinable influences on the fraction of 25- to 54-year-olds with private healthcare coverage. The influence of blacks is more modest than that of Hispanics.

Income earned in prime age has a precisely determinable positive influence on the fraction of 25- to 54-year-olds with private healthcare coverage (▲).

[32]This interpretation is born out in additional modeling in which we study the interaction between race and ethnicity and minor dependency. *Enhanced* dependency occurs in Hispanic and black sub-populations when there are more children. *Attenuated* dependency occurs otherwise.

Private healthcare, minors covered

The fraction of high school drop-outs and the fraction of intact families in the geographic area have offsetting influences on the fraction of minors with private healthcare coverage. High school graduation (▲) has a larger influence than Belonging (▲) on the area's healthcare coverage levels. The influence of drop-outs and Belonging is precisely determinable with controls for demographics, education, and earnings.

The fraction of college graduates in a geographic area has a relatively small but positive and precisely determinable influence on the fraction of minors with private healthcare coverage, when controlling only for demographics and education (▲); however, when controls for earnings are added, college graduation has a marginal, *negative* influence on the fraction of minors with private healthcare coverage (▼).

The fractions of Hispanics (▼) and blacks (▼) in the geographic area's population have small, negative, but precisely determinable influences on the fraction of minors with private healthcare coverage, with controls for demographics, education, and earnings active.

Income earned in prime age has a precisely determinable influence; it has a positive influence on the fraction of minors with private healthcare coverage (▲).

Conclusion

Federal social policy evaluations show myriad repeated failures to improve targeted outcomes. This report, based on the foundational work of the Index, breaks new pathways towards a reconceptualization of these failing social policies.

The state has hitherto ignored the importance of the intact married family in shaping the outcomes of its social policies. This neglect of marriage is an error of historical proportions.

Appendix I:
Methodology, Analysis, & Model Output

Overview of the models

The models are Ordinary Least Squares regressions: explanatory variables are tested one against another and against the outcomes to see which explanatory variable's *variation* across Census Super Public Use Microdata Areas best aligns with the outcomes' *variation* across the same areas.[33]

As stated earlier, different columns break out cases where income is controlled for as part of the model and where it is not.

In the foregoing text, by precision we mean how clearly determinable (and distinguishable from zero) an influence on an outcome is. This is depicted graphically in Chart 6, page 49. Chart 6 shows that precision increases as the ratio of the magnitude of influence (of an explanatory variable on an outcome) increases in proportion to the spread of that influence (the standard error of that influence). A higher ratio, of influence to spread-uncertainty, is higher precision.

For explanatory variables that are *not* purely objective measures,[34] we report the mean and standard deviation in the regression results tables, and we mean-center the variables themselves.[35] The latter is so that the "baseline level" indicated is easily interpreted as the mean of the outcome when all "fractional" explanatory variables have been set to 0 (that is, when there is zero Belonging, high school graduation, college graduation, and no Hispanics or blacks in the area). This baseline level is rather unreasonable for such a *linear* model.[36] The single easiest correction is to add nearly the whole contribution of "fraction HS graduates" to the baseline level, as 90 percent of individuals do graduate from high school. Secondly, family

[33] This is the minimum mean square error sense of OLS.

[34] Those that are *not* objective measures are Population density, adult age, "parent" age, the minor and old age dependency ratios, and the income levels. Those that are objective measures are the fractional measures: those on family, high school graduation, college graduation, part Hispanic, and part black.

[35] Dependency ratios are in fact objective biological variables measuring the health of the species. However, what their natural mean may be is not immediately apparent without ecological-demographic analysis. In the same vein, there is no easily deducible *a priori* level of college graduation that should be achievable. (Presumably this is determined by a controlled [discrete event] stochastic process. The level may be high.) See our introductory comments on full high school graduation attainability. There is no "correct" level of ethnic or racial composition of an area.

[36] The curvature inherent in the data can be seen in that these baselines shift between model specifications.

intactness of zero is implausible; the national average of somewhat lower than a half times that variable's influence may be added to the baseline as well.

Size of influences

Most coefficients measuring the size of influence are modest in absolute value,[37] but the outcomes are measured *across* an entire area, *as population averages*. In effect, we are looking at what incremental increases in an explanatory variable, when differentially added across a population, mean for that entire population for the outcomes studied.

This is best illustrated in average TANF (welfare) recipiency. Most families do not receive welfare; hence, the modest baseline (mean) level of somewhat less than \$500 per year. Recall however our geographic area "cells" comprise somewhat more than 400,000 people, so this is still more than a $\$500 \times 400,000 = \$200,000,000$ burden, at the sub-state level. Note also how, even for this "precisely determined" inference, the standard error of the estimate (the numbers given in parentheses) is more than ±\$75. If family intactness went from 25 percent to, say, 75 percent – a plausible, if large renaissance – about \$150 would be saved ($\$300 \times (0.75 - 0.25)$). This savings "occurs" over an *entire* hypothetical population of low initial family intactness: For the area we net more than $\$150 \times 400,000 = \$60,000,000$, a significant savings at the sub-state level. An analogous shift of 20 percent in high school graduation levels of saves about \$60 averaged over the subpopulation ($\$300 \times (0.95 - 0.75)$). (See Chart 4, page 9 for how this is a large but possible change: there are areas that could increase the fraction of their population completing high school from 75 to 95 percent.) For this hypothetical change we net somewhere around $\$60 \times 400,000 = \$25,000,000$ at the sub-state level.

The ecological inference problem & causality

Because we work on average-area-influences, we are subject to the so-called ecological inference problem. In its least technical form this problem concerns the fact that area influences are not simply averages of individual behaviors. Table 1 lists informally what some of the cross-individual pressures may be that can be measured in such average area variation analyses.

[37] As a kind of absolute, population *elasticity*: how much a percent change (absolute) in an explanatory variable gives in terms of a percent change (absolute) in an explanatory variable. In this context, they are of eminently reasonable and important magnitude.

As shown in the table, individual behaviors are still measured in these empirical models. Moreover, often for legislative policy it is exactly ecological shifts that are of interest: a legislator is interested in what a shift in policy will accomplish *over an area, across an entire population*, including the shifts that occur in the social matrix of that population because of changes in policy. The latter is critical to understanding the social, interconnected nature of man and what changes in environment (law) do to his collective behavior.

Table 1: The ecological inference problem

Influence & effects measured
Economic pressures (exclusion)
Other social pressures (effects)
Individual behaviors

Regardless, we have taken care in the foregoing descriptions of results not to make inferences that violate the ecological characteristics of our modeling.

Interestingly, the first item of Table 1 shows that once we control for income (Table 2, page 6), we control for all economic exclusion pressures that may be operative in an area. An example of an economic exclusion that would keep the poor and the rich segregated are higher housing prices in an area. The income control variable absorbs in its influence term all such effects. Other social pressures may be unmitigated benefits. One can imagine cases where intact families know what their own children are doing, or have assurances that neighboring parents know what their children are doing, because of labor-sharing on the part of the spouses. The labor here would constitute a kind of care-giving, or policing. This would breed a type of social cohesion, with economies of scale. The social cohesion could reduce (teenage) crime or other social pathologies. Further investigation is obviously needed to prove this is operative in the case of teenage behavior, e.g., for our teenage out-of-wedlock birth statistic, but the influence of family intactness on teenage out-of-wedlock births is by no means any less correctly identified in our empirical model.

Concerning causality

Apart from ecological inference considerations, other concerns arise about whether the influences we describe can be given causal significance. This is a difficult problem and must be considered separately for each outcome variable independently.[38] We will mention here some of the reasons why these influences are not merely "confluences" and do have causal components to them.

For teenage out-of-wedlock birth, that those births can cause lower intactness is at its simplest level impossible because we measure intactness 17 years after a birth occurring.[39] Otherwise, teenage out-of-wedlock birth may be measuring a social phenomenon concerning local sexual norms. This may be partially captured in the fraction of the population that is black, as mentioned in the main text, page 11. Regardless, it is this sexual phenomenon that can be targeted directly with pro-marriage and pro-family stability action, so the "simulteneity" of out-of-wedlock birth with family intactness generally is of little concern to the policy-maker. Policies targeting chastity will simultaneously affect both intactness and teenage out-of-wedlock birth.

Similar reasoning holds for high school graduation *rates*. Even for births right around one's teenage years, we measure intactness 17 years after the birth occurs. Thus, lower high school graduation *levels* may only measure a social phenomenon concerning local norms that influence both education achievement and family formation simultaneously. However, this concern is mitigated by our controlling for high school graduation *levels* directly in all the regressions: The strong influence of family intactness remains, which, by these considerations, is likely causal.

For earnings of prime-age males, Footnote 26 explains how the channel of marriage is *tied to* the channel of minor dependants. Each influences earnings in the same way – they explain the same variance in earnings.[40] Total fertility and income are not positively correlated.[41] Thus, higher incomes

[38]Some of whom we have dealt with elsewhere. See Potrykus and Fagan, *The Divorce Revolution Perpetually Reduces U.S. Economic Growth*, Potrykus and Fagan, *Non-Marriage Reduces U.S. Labor Participation: The Abandonment of Marriage Puts America at Risk of a Depression*. See also Cunha and Heckman, "Formulating, Identifying and Estimating the Technology of Cognitive and Noncognitive Skill Formation," and Avner Ahituv and Robert Lerman, "How Do Marital Status, Wage Rates, and Work Commitment Interact?" *Demography* 44, no. 3 (2007): 623–647.

[39]The Index of Family Belonging measures the intactness of the family when a child is about 17 years of age.

[40]This statement can be made more exact by more careful analysis of the variances (and error residuals) involved.

[41]This is a complex issue. See Potrykus and Fagan, *Marriage, Contraception & The*

are not in a total sense driving higher fertility, and the statement made in Footnote 26 – that higher income is most properly attributable to caring for dependants – holds.

The finding for earnings can be applied to employment. Many researchers have found that the greater growth of income for married men is through their more regular employment.[42] Since the first is causal (family formation causes higher income earning), the second must be causal (the second is the channel for the first; so family formation causes greater employment because higher income earning happens through greater employment). The basic problem of reverse causality, that it is the employed men who are able to find mates and so get to have children cannot be otherwise *ex ante* eliminated, though, again, it goes against demographic trends.[43]

We eschew a long discussion on what causes one to purchase a house, except to say that the presence of permanent, stably-associated relatives or dependants should have as an effect the obvious shift in preference from temporary apartment living to larger, more permanent domicile ownership. That home ownership would *cause* marital stability is an interesting if curious idea which we do not address.

The obvious causal channels of higher income and assured, stable income pooling (with its economy of scale and risk reduction capacities) have been shown to have massive effect on poverty, especially female and minor poverty and especially through the mechanism of divorce.[44] That poverty is effected in a social phenomenon concerning local norms is possible; this is an omitted variable we cannot fully account for in this case. This phenomenon, though, must be orthogonal to (act entirely apart from) high school achievement and income levels themselves, as these are, of course, control variables. Nevertheless, the causal channels above must account for part of the influence of family intactness on poverty.

Future of Western Peoples. Also see Eliana La Ferrara, Alberto Chong, and Suzanne Duryea, "Soap Operas and Fertility: Evidence from Brazil," *American Economic Journal: Applied Economics* 4, no. 4 (2012): 1–31, for an interesting causal study. Also, Becker notes the discrepancy. See Gary Becker, *A Treatise on the Family* (Cambridge: Harvard University Press, 1981).

[42] Akerlof, Potrykus and Fagan, *Non-Marriage Reduces U.S. Labor Participation: The Abandonment of Marriage Puts America at Risk of a Depression*, Henry Potrykus and Patrick Fagan, *Decline in Economic Growth: Human Capital & Population Change*, available at `marri.us/human-capital`, techreport (MARRI, 2011).

[43] Potrykus and Fagan, *Marriage, Contraception & The Future of Western Peoples*.

[44] Marianne Page and Ann Huff Stevens, "The Economic Consequences of Absent Parents," *Journal of Human Resources* 39, no. 1 (2004). Also note Potrykus and Fagan, *The Divorce Revolution Perpetually Reduces U.S. Economic Growth*.

That poverty is the channel by which food stamps, TANF, welfare, SSDI, SSI, and public health insurance are demanded, few will challenge. Most of these programs explicitly target the poor for recipiency. Thus, the mechanism and causality of family breakdown increasing dependency is immediate. Reverse causality cannot, however, be fully eliminated. (This would say some of these programs foster sexual relations that leads to family brokenness.) Generally the reverse direction is smaller than the direct effect of family on government dependency.[45]

Lastly, that lower insurance levels *causes* family breakdown (the reverse causality direction for private insurance coverage) is a round about (and higher-order) argument we do not countenance. The direct effect, that adults are more likely to enroll in insurance programs when they have dependants to care for, is directly confirmed by the model. See Footnote 32 for an elaboration.

Formulation of the Index of Family Belonging

The procedure used to estimate the percentage of American adolescents aged 15 to 17 living with both of their married biological parents from the 2011 American Community Survey Public Use Microdata Set began by locating all persons in the public use data file who were in the target age range. We then checked the relationship of the teenager to the reference person of the household. (The reference person was the adult in the household in whose name the house or apartment was owned or rented.) If the teenager was coded as the biological son or daughter of the reference person, we checked to see if the parent was coded as being currently married. If so, we checked the date of the parent's most recent marriage. Was the marriage date before the year of the teenager's birth, or within two years of the birth year? If so, he or she was deemed to be living with both parents, who were continuously married throughout the teenager's childhood.

If the teenager was described as the grandchild of the reference person, we checked to see if he or she was coded as "child in married-couple subfamily." If so, the teenager was deemed to be living with both married parents in a multigenerational family. We followed a similar procedure if the adolescent was described as the brother or sister or "other relative" of the reference person, or as a roomer or boarder, housemate or roommate, or "other nonrelative." So long as the teenager was also coded as "child in married-couple

[45] Robert Schoeni and Rebecca Blank, *What has Welfare Reform Accomplished? Impacts on Welfare Participation, Employment, Income, Poverty, and Family Structure*, NBER Working Papers (NBER, 2000).

subfamily," he or she was deemed to be living with both married parents.

Teenagers who were the biological child of the reference person but whose parent was divorced, separated, or never-married were classified as not living with both married parents. Likewise, if the teenager's birth antedated the year of the reference person's latest marriage by more than two years, the teenager was classified as not living with both parents but, rather, in a bioparent-stepparent family. If the parents were not married but cohabiting, the teenager was classified as not living with both married parents.

Teenagers who were described as the adopted son or daughter, stepson or stepdaughter, or foster son or foster daughter of the reference person were classified as not living with both married parents. Adolescents living in group quarters (e.g., correctional institution, halfway house) were classified as not living with both married parents. The number of teenagers living with both married bio-parents was divided by the total number of adolescents aged 15 to 17 in order to derive the percentage living with both parents.

This rather complicated procedure is necessary because the 2011 ACS questionnaire only asks about a teenager's detailed relationship to the reference person, and not to the reference person's spouse or partner. Thus, we must infer that relationship by looking at the reference person's marital history information. We know this procedure is not 100 percent accurate. It may be, for example, that even though the parents were married throughout the teenager's childhood, one of the partners in the marriage is not, in fact, the biological parent of the teenager. Nonetheless, it is the best national data on the history of the families of the United States.

Tables describing results

Table 2: Teenage out-of-wedlock births, fraction of all births

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	0.197^{***}	0.193^{***}	0.185^{***}
	(0.026)	(0.026)	(0.026)
Fraction families intact	-0.117^{***}	-0.116^{***}	-0.110^{***}
	(0.019)	(0.019)	(0.019)
Fraction HS graduates	-0.096^{***}	-0.096^{***}	-0.102^{***}
	(0.029)	(0.029)	(0.028)
Fraction college graduates	-0.020	-0.004	0.029
	(0.016)	(0.025)	(0.023)
Fraction Hispanic	0.004	0.003	0.006
	(0.009)	(0.009)	(0.009)
Fraction black	0.031^{**}	0.030^{**}	0.030^{**}
	(0.011)	(0.011)	(0.011)
Population density	-0.005^{***}	-0.006^{***}	-0.005^{***}
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.002)	(0.002)	(0.002)
Prime adult age	0.001	0.001	$0.003^{\cdot}$
(avg.$\sim$40 s.d.$\sim$1)	(0.001)	(0.001)	(0.002)
Parent age	0.015^{***}	0.014^{***}	0.012^{**}
(avg.$\sim$50 s.d.$\sim$.3)	(0.004)	(0.004)	(0.004)
Minor dependency ratio	0.139^{**}	0.143^{**}	0.174^{**}
(avg.$\sim$.25 s.d.$\sim$.03)	(0.053)	(0.054)	(0.054)
Old age dependency ratio	-0.037	-0.035	-0.028
(avg.$\sim$.12 s.d.$\sim$.03)	(0.054)	(0.054)	(0.054)
Income earned in prime age		-0.002	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.002)	
Any household income			-0.004^{**}
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.001)
R^2	0.546	0.547	0.554
Adj. R^2	0.537	0.537	0.544
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 3: High school graduates, fraction of 19- to 20-year-olds

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	0.465^{***}	0.440^{***}	0.439^{***}
	(0.046)	(0.047)	(0.046)
Fraction families intact	0.174^{***}	0.182^{***}	0.190^{***}
	(0.034)	(0.034)	(0.034)
Fraction HS graduates	0.384^{***}	0.380^{***}	0.370^{***}
	(0.051)	(0.051)	(0.050)
Fraction college graduates	-0.014	0.073	0.094^{*}
	(0.029)	(0.044)	(0.041)
Fraction Hispanic	0.023	0.021	$0.028^{\cdot}$
	(0.016)	(0.016)	(0.016)
Fraction black	-0.027	-0.029	-0.029
	(0.020)	(0.020)	(0.020)
Population density	-0.006^{*}	-0.006^{*}	-0.006^{*}
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.003)	(0.003)	(0.003)
Prime adult age	0.004	0.006^{*}	0.008^{**}
(avg.$\sim$40 s.d.$\sim$1)	(0.003)	(0.003)	(0.003)
Parent age	0.003	-0.001	-0.003
(avg.$\sim$50 s.d.$\sim$.3)	(0.007)	(0.007)	(0.007)
Minor dependency ratio	-0.590^{***}	-0.567^{***}	-0.513^{***}
(avg.$\sim$.25 s.d.$\sim$.03)	(0.095)	(0.095)	(0.096)
Old age dependency ratio	-0.520^{***}	-0.508^{***}	-0.501^{***}
(avg.$\sim$.12 s.d.$\sim$.03)	(0.097)	(0.097)	(0.096)
Income earned in prime age		-0.011^{*}	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.004)	
Any household income			-0.008^{***}
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.002)
R^2	0.549	0.555	0.561
Adj. R^2	0.540	0.545	0.551
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 4: Employment, fraction of 25- to 54-year-old men working

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	0.353^{***}	0.377^{***}	0.373^{***}
	(0.047)	(0.048)	(0.048)
Fraction families intact	0.201^{***}	0.193^{***}	0.189^{***}
	(0.035)	(0.035)	(0.035)
Fraction HS graduates	0.359^{***}	0.363^{***}	0.369^{***}
	(0.052)	(0.052)	(0.052)
Fraction college graduates	0.139^{***}	0.059	0.061
	(0.029)	(0.046)	(0.042)
Fraction Hispanic	0.044^{**}	0.045^{**}	0.040^{*}
	(0.017)	(0.016)	(0.017)
Fraction black	$-0.040^{\cdot}$	$-0.039^{\cdot}$	$-0.039^{\cdot}$
	(0.021)	(0.021)	(0.021)
Population density	0.005	$0.005^{\cdot}$	0.005
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.003)	(0.003)	(0.003)
Prime adult age	-0.007^{**}	-0.009^{***}	-0.011^{***}
(avg.$\sim$40 s.d.$\sim$1)	(0.003)	(0.003)	(0.003)
Parent age	-0.022^{**}	-0.018^{*}	-0.018^{*}
(avg.$\sim$50 s.d.$\sim$.3)	(0.007)	(0.007)	(0.007)
Minor dependency ratio	0.393^{***}	0.372^{***}	0.338^{***}
(avg.$\sim$.25 s.d.$\sim$.03)	(0.098)	(0.098)	(0.099)
Old age dependency ratio	-0.008	-0.019	-0.022
(avg.$\sim$.12 s.d.$\sim$.03)	(0.099)	(0.099)	(0.099)
Income earned in prime age		0.010^{*}	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.004)	
Any household income			0.006^{**}
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.002)
R^2	0.642	0.646	0.647
Adj. R^2	0.635	0.638	0.639
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 5: Earnings, average per 25- to 54-year-old male

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	17851.0**	49512.1***	37267.0***
	(6807.9)	(2133.7)	(4226.8)
Fraction families intact	12731.2*	1936.8	1034.4
	(5038.1)	(1551.5)	(3115.1)
Fraction HS graduates	−9960.7	−4836.8*	296.1
	(7499.2)	(2299.4)	(4612.0)
Fraction college graduates	114594.3***	5224.2**	36415.2***
	(4218.3)	(2013.8)	(3710.4)
Fraction Hispanic	−4546.9·	−2361.4**	−8208.6***
	(2378.5)	(729.6)	(1463.9)
Fraction black	−4032.1	−2042.8*	−2783.3
	(3000.8)	(920.1)	(1840.7)
Population density	−1062.1*	−424.9**	−1041.4***
(avg.∼ log 160 s.d.∼ log 6)	(424.5)	(130.4)	(260.3)
Prime adult age	2824.4***	219.9·	−589.3*
(avg.∼40 s.d.∼1)	(371.2)	(119.5)	(255.5)
Parent age	−5261.6***	467.3	−756.5
(avg.∼50 s.d.∼.3)	(1033.6)	(326.9)	(652.1)
Minor dependency ratio	86468.3***	57458.4***	31055.5***
(avg.∼.25 s.d.∼.03)	(14030.0)	(4319.1)	(8807.7)
Old age dependency ratio	40275.6**	24765.7***	26516.6**
(avg.∼.12 s.d.∼.03)	(14274.5)	(4380.1)	(8766.1)
Income earned in prime age		13489.4***	
(per $10k avg.∼37k s.d.∼10k)		(190.4)	
Any household income			5708.0***
(per $10k avg.∼65k s.d.∼20k)			(194.2)
R^2	0.9	1.0	1.0
Adj. R^2	0.9	1.0	1.0
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 6: Fraction of households owning home

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	0.083	0.087	0.122$^{\cdot}$
	(0.074)	(0.075)	(0.074)
Fraction families intact	0.077	0.076	0.053
	(0.054)	(0.055)	(0.054)
Fraction HS graduates	0.599***	0.599***	0.619***
	(0.081)	(0.081)	(0.080)
Fraction college graduates	−0.006	−0.019	−0.163*
	(0.046)	(0.071)	(0.065)
Fraction Hispanic	−0.144***	−0.143***	−0.151***
	(0.026)	(0.026)	(0.026)
Fraction black	−0.071*	−0.071*	−0.069*
	(0.032)	(0.032)	(0.032)
Population density	−0.026***	−0.026***	−0.026***
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.005)	(0.005)	(0.005)
Prime adult age	0.033***	0.033***	0.026***
(avg.$\sim$40 s.d.$\sim$1)	(0.004)	(0.004)	(0.004)
Parent age	−0.035**	−0.035**	−0.026*
(avg.$\sim$50 s.d.$\sim$.3)	(0.011)	(0.012)	(0.011)
Minor dependency ratio	2.070***	2.067***	1.959***
(avg.$\sim$.25 s.d.$\sim$.03)	(0.151)	(0.152)	(0.154)
Old age dependency ratio	1.225***	1.223***	1.197***
(avg.$\sim$.12 s.d.$\sim$.03)	(0.154)	(0.154)	(0.153)
Income earned in prime age		0.002	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.007)	
Any household income			0.011***
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.003)
R^2	0.746	0.746	0.752
Adj. R^2	0.741	0.741	0.747
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 7: Persons below poverty line, fraction of overall population

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	0.585^{***}	0.522^{***}	0.523^{***}
	(0.033)	(0.031)	(0.029)
Fraction families intact	-0.140^{***}	-0.119^{***}	-0.103^{***}
	(0.024)	(0.023)	(0.021)
Fraction HS graduates	-0.416^{***}	-0.426^{***}	-0.448^{***}
	(0.036)	(0.034)	(0.031)
Fraction college graduates	-0.069^{***}	0.148^{***}	0.179^{***}
	(0.021)	(0.029)	(0.025)
Fraction Hispanic	0.015	0.011	0.027^{**}
	(0.012)	(0.011)	(0.010)
Fraction black	0.059^{***}	0.055^{***}	0.055^{***}
	(0.015)	(0.013)	(0.013)
Population density	0.002	0.001	0.002
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.002)	(0.002)	(0.002)
Prime adult age	-0.015^{***}	-0.010^{***}	-0.004^{*}
(avg.$\sim$40 s.d.$\sim$1)	(0.002)	(0.002)	(0.002)
Parent age	0.038^{***}	0.027^{***}	0.024^{***}
(avg.$\sim$50 s.d.$\sim$.3)	(0.005)	(0.005)	(0.004)
Minor dependency ratio	-0.046	0.012	0.130^{*}
(avg.$\sim$.25 s.d.$\sim$.03)	(0.068)	(0.063)	(0.060)
Old age dependency ratio	0.024	0.055	0.068
(avg.$\sim$.12 s.d.$\sim$.03)	(0.069)	(0.064)	(0.060)
Income earned in prime age		-0.027^{***}	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.003)	
Any household income			-0.018^{***}
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.001)
R^2	0.790	0.821	0.845
Adj. R^2	0.786	0.818	0.842
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 8: Persons below poverty line, fraction of 25- to 54-year-old females

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	0.646^{***}	0.595^{***}	0.598^{***}
	(0.031)	(0.029)	(0.028)
Fraction families intact	-0.164^{***}	-0.146^{***}	-0.134^{***}
	(0.023)	(0.021)	(0.021)
Fraction HS graduates	-0.469^{***}	-0.477^{***}	-0.494^{***}
	(0.034)	(0.032)	(0.030)
Fraction college graduates	-0.074^{***}	0.102^{***}	0.122^{***}
	(0.019)	(0.028)	(0.024)
Fraction Hispanic	-0.007	-0.011	0.002
	(0.011)	(0.010)	(0.010)
Fraction black	0.037^{**}	0.034^{**}	0.034^{**}
	(0.014)	(0.013)	(0.012)
Population density	0.003	0.002	$0.003^{\cdot}$
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.002)	(0.002)	(0.002)
Prime adult age	-0.009^{***}	-0.005^{**}	-0.001
(avg.$\sim$40 s.d.$\sim$1)	(0.002)	(0.002)	(0.002)
Parent age	0.036^{***}	0.027^{***}	0.024^{***}
(avg.$\sim$50 s.d.$\sim$.3)	(0.005)	(0.005)	(0.004)
Minor dependency ratio	0.036	0.083	0.175^{**}
(avg.$\sim$.25 s.d.$\sim$.03)	(0.063)	(0.060)	(0.058)
Old age dependency ratio	0.147^{*}	0.172^{**}	0.182^{**}
(avg.$\sim$.12 s.d.$\sim$.03)	(0.064)	(0.061)	(0.058)
Income earned in prime age		-0.022^{***}	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.003)	
Any household income			-0.014^{***}
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.001)
R^2	0.814	0.836	0.850
Adj. R^2	0.811	0.832	0.847
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 9: Persons below poverty line, fraction of minors

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	0.908^{***}	0.829^{***}	0.832^{***}
	(0.047)	(0.045)	(0.042)
Fraction families intact	-0.243^{***}	-0.217^{***}	-0.198^{***}
	(0.035)	(0.033)	(0.031)
Fraction HS graduates	-0.645^{***}	-0.657^{***}	-0.685^{***}
	(0.051)	(0.048)	(0.046)
Fraction college graduates	-0.119^{***}	0.153^{***}	0.186^{***}
	(0.029)	(0.042)	(0.037)
Fraction Hispanic	-0.002	-0.007	0.013
	(0.016)	(0.015)	(0.015)
Fraction black	0.087^{***}	0.082^{***}	0.082^{***}
	(0.021)	(0.019)	(0.018)
Population density	0.007^{*}	0.006^{*}	0.007^{**}
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.003)	(0.003)	(0.003)
Prime adult age	-0.022^{***}	-0.016^{***}	-0.009^{***}
(avg.$\sim$40 s.d.$\sim$1)	(0.003)	(0.003)	(0.003)
Parent age	0.057^{***}	0.042^{***}	0.039^{***}
(avg.$\sim$50 s.d.$\sim$.3)	(0.007)	(0.007)	(0.007)
Minor dependency ratio	0.118	0.190^{*}	0.334^{***}
(avg.$\sim$.25 s.d.$\sim$.03)	(0.096)	(0.091)	(0.088)
Old age dependency ratio	0.248^{*}	0.287^{**}	0.302^{***}
(avg.$\sim$.12 s.d.$\sim$.03)	(0.098)	(0.092)	(0.088)
Income earned in prime age		-0.033^{***}	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.004)	
Any household income			-0.022^{***}
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.002)
R^2	0.823	0.844	0.859
Adj. R^2	0.820	0.841	0.856
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 10: Food stamp recipients, fraction of households

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	0.347^{***}	0.293^{***}	0.281^{***}
	(0.044)	(0.043)	(0.040)
Fraction families intact	-0.157^{***}	-0.138^{***}	-0.117^{***}
	(0.032)	(0.031)	(0.030)
Fraction HS graduates	-0.155^{**}	-0.164^{***}	-0.190^{***}
	(0.048)	(0.047)	(0.044)
Fraction college graduates	-0.132^{***}	0.055	0.135^{***}
	(0.027)	(0.041)	(0.035)
Fraction Hispanic	−0.023	$-0.027^{\cdot}$	−0.011
	(0.015)	(0.015)	(0.014)
Fraction black	0.040^{*}	$0.036^{\cdot}$	0.035^{*}
	(0.019)	(0.019)	(0.017)
Population density	0.011^{***}	0.010^{***}	0.011^{***}
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.003)	(0.003)	(0.002)
Prime adult age	-0.005^{*}	−0.001	0.007^{**}
(avg.$\sim$40 s.d.$\sim$1)	(0.002)	(0.002)	(0.002)
Parent age	0.041^{***}	0.031^{***}	0.026^{***}
(avg.$\sim$50 s.d.$\sim$.3)	(0.007)	(0.007)	(0.006)
Minor dependency ratio	0.183^{*}	0.232^{**}	0.372^{***}
(avg.$\sim$.25 s.d.$\sim$.03)	(0.090)	(0.087)	(0.084)
Old age dependency ratio	−0.016	0.011	0.031
(avg.$\sim$.12 s.d.$\sim$.03)	(0.091)	(0.089)	(0.083)
Income earned in prime age		-0.023^{***}	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.004)	
Any household income			-0.020^{***}
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.002)
R^2	0.576	0.603	0.651
Adj. R^2	0.567	0.595	0.644
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 11: TANF & state welfare transfers, average per 25- to 54-year-old female

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	489.4***	488.6***	480.5***
	(76.3)	(78.1)	(77.3)
Fraction families intact	−295.9***	−295.7***	−290.6***
	(56.5)	(56.8)	(57.0)
Fraction HS graduates	−282.3***	−282.4***	−287.0***
	(84.1)	(84.2)	(84.4)
Fraction college graduates	3.9	6.6	39.5
	(47.3)	(73.8)	(67.9)
Fraction Hispanic	−1.4	−1.5	0.3
	(26.7)	(26.7)	(26.8)
Fraction black	−171.8***	−171.8***	−172.3***
	(33.6)	(33.7)	(33.7)
Population density	32.5***	32.5***	32.5***
(avg.∼ log 160 s.d.∼ log 6)	(4.8)	(4.8)	(4.8)
Prime adult age	13.2**	13.3**	14.7**
(avg.∼40 s.d.∼1)	(4.2)	(4.4)	(4.7)
Parent age	60.9***	60.7***	58.8***
(avg.∼50 s.d.∼.3)	(11.6)	(12.0)	(11.9)
Minor dependency ratio	235.4	236.1	260.7
(avg.∼.25 s.d.∼.03)	(157.3)	(158.2)	(161.1)
Old age dependency ratio	−530.0***	−529.6**	−523.7**
(avg.∼.12 s.d.∼.03)	(160.1)	(160.4)	(160.4)
Income earned in prime age		−0.3	
(per $10k avg.∼37k s.d.∼10k)		(7.0)	
Any household income			−2.6
(per $10k avg.∼65k s.d.∼20k)			(3.6)
R^2	0.3	0.3	0.3
Adj. R^2	0.3	0.3	0.3
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 12: Social Security Disability Income, average per 25- to 54-year-old

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	1035.9***	985.2***	973.9***
	(91.2)	(92.8)	(90.8)
Fraction families intact	−242.4***	−225.1***	−205.0**
	(67.5)	(67.4)	(66.9)
Fraction HS graduates	−573.9***	−582.1***	−606.7***
	(100.5)	(100.0)	(99.0)
Fraction college graduates	−302.1***	−127.1	−52.4
	(56.5)	(87.5)	(79.7)
Fraction Hispanic	−344.6***	−348.1***	−332.9***
	(31.9)	(31.7)	(31.4)
Fraction black	−101.1*	−104.3**	−105.1**
	(40.2)	(40.0)	(39.5)
Population density	−10.3·	−11.3*	−10.4·
(avg.∼ log 160 s.d.∼ log 6)	(5.7)	(5.7)	(5.6)
Prime adult age	16.5***	20.7***	27.4***
(avg.∼40 s.d.∼1)	(5.0)	(5.2)	(5.5)
Parent age	28.4*	19.2	14.0
(avg.∼50 s.d.∼.3)	(13.8)	(14.2)	(14.0)
Minor dependency ratio	−439.1*	−392.7*	−262.1
(avg.∼.25 s.d.∼.03)	(188.0)	(187.8)	(189.1)
Old age dependency ratio	52.6	77.4	96.5
(avg.∼.12 s.d.∼.03)	(191.2)	(190.4)	(188.3)
Income earned in prime age		−21.6**	
(per $10k avg.∼37k s.d.∼10k)		(8.3)	
Any household income			−18.2***
(per $10k avg.∼65k s.d.∼20k)			(4.2)
R^2	0.6	0.6	0.6
Adj. R^2	0.6	0.6	0.6
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 13: Social Security Disability Income, average per 25- to 54-year-old male

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	1214.8***	1155.5***	1152.2***
	(116.9)	(119.1)	(117.2)
Fraction families intact	−242.5**	−222.3*	−204.8*
	(86.5)	(86.6)	(86.4)
Fraction HS graduates	−742.0***	−751.6***	−775.1***
	(128.8)	(128.3)	(127.9)
Fraction college graduates	−353.8***	−149.0	−101.8
	(72.5)	(112.4)	(102.9)
Fraction Hispanic	−387.9***	−392.0***	−376.1***
	(40.9)	(40.7)	(40.6)
Fraction black	−117.7*	−121.4*	−121.7*
	(51.5)	(51.3)	(51.0)
Population density	−10.1	−11.3	−10.2
(avg.∼ log 160 s.d.∼ log 6)	(7.3)	(7.3)	(7.2)
Prime adult age	21.0**	25.9***	32.0***
(avg.∼40 s.d.∼1)	(6.4)	(6.7)	(7.1)
Parent age	34.0·	23.3	19.5
(avg.∼50 s.d.∼.3)	(17.8)	(18.2)	(18.1)
Minor dependency ratio	−688.0**	−633.7**	−509.4*
(avg.∼.25 s.d.∼.03)	(241.0)	(241.0)	(244.2)
Old age dependency ratio	−19.2	9.9	25.2
(avg.∼.12 s.d.∼.03)	(245.2)	(244.4)	(243.1)
Income earned in prime age		−25.3*	
(per $10k avg.∼37k s.d.∼10k)		(10.6)	
Any household income			−18.4***
(per $10k avg.∼65k s.d.∼20k)			(5.4)
R^2	0.6	0.6	0.6
Adj. R^2	0.5	0.5	0.6
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 14: Supplemental Security Income (SSI), average per 25- to 54-year-old male

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	701.1***	672.3***	657.4***
	(69.5)	(70.9)	(69.4)
Fraction families intact	−341.0***	−331.1***	−314.7***
	(51.5)	(51.6)	(51.1)
Fraction HS graduates	−377.7***	−382.4***	−400.8***
	(76.6)	(76.4)	(75.7)
Fraction college graduates	−132.7**	−33.1	43.1
	(43.1)	(66.9)	(60.9)
Fraction Hispanic	−98.1***	−100.0***	−89.8***
	(24.3)	(24.3)	(24.0)
Fraction black	−71.6*	−73.4*	−74.4*
	(30.7)	(30.6)	(30.2)
Population density	15.1***	14.5***	15.1***
(avg.∼ log 160 s.d.∼ log 6)	(4.3)	(4.3)	(4.3)
Prime adult age	19.1***	21.4***	26.7***
(avg.∼40 s.d.∼1)	(3.8)	(4.0)	(4.2)
Parent age	60.6***	55.4***	50.5***
(avg.∼50 s.d.∼.3)	(10.6)	(10.9)	(10.7)
Minor dependency ratio	−279.9·	−253.5·	−155.2
(avg.∼.25 s.d.∼.03)	(143.3)	(143.6)	(144.6)
Old age dependency ratio	−459.9**	−445.8**	−429.0**
(avg.∼.12 s.d.∼.03)	(145.8)	(145.6)	(143.9)
Income earned in prime age		−12.3·	
(per $10k avg.∼37k s.d.∼10k)		(6.3)	
Any household income			−12.8***
(per $10k avg.∼65k s.d.∼20k)			(3.2)
R^2	0.5	0.5	0.5
Adj. R^2	0.5	0.5	0.5
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 15: Supplemental Security Income (SSI), average per 25- to 54-year-old female

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	865.8***	837.6***	812.8***
	(78.3)	(80.0)	(78.0)
Fraction families intact	−429.1***	−419.5***	−397.2***
	(58.0)	(58.2)	(57.5)
Fraction HS graduates	−467.6***	−472.2***	−495.6***
	(86.3)	(86.2)	(85.1)
Fraction college graduates	−150.1**	−52.6	63.2
	(48.5)	(75.5)	(68.5)
Fraction Hispanic	−177.4***	−179.3***	−167.4***
	(27.4)	(27.3)	(27.0)
Fraction black	−130.9***	−132.6***	−134.3***
	(34.5)	(34.5)	(34.0)
Population density	14.3**	13.8**	14.3**
(avg.∼ log 160 s.d.∼ log 6)	(4.9)	(4.9)	(4.8)
Prime adult age	14.2***	16.6***	23.6***
(avg.∼40 s.d.∼1)	(4.3)	(4.5)	(4.7)
Parent age	65.7***	60.6***	53.4***
(avg.∼50 s.d.∼.3)	(11.9)	(12.3)	(12.0)
Minor dependency ratio	−164.5	−138.6	−13.3
(avg.∼.25 s.d.∼.03)	(161.4)	(161.9)	(162.5)
Old age dependency ratio	−475.1**	−461.3**	−437.6**
(avg.∼.12 s.d.∼.03)	(164.3)	(164.2)	(161.7)
Income earned in prime age		−12.0·	
(per $10k avg.∼37k s.d.∼10k)		(7.1)	
Any household income			−15.6***
(per $10k avg.∼65k s.d.∼20k)			(3.6)
R^2	0.5	0.5	0.5
Adj. R^2	0.5	0.5	0.5
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 16: Public healthcare, fraction of 25- to 54-year-olds receiving

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	0.416^{***}	0.387^{***}	0.373^{***}
	(0.048)	(0.049)	(0.047)
Fraction families intact	-0.184^{***}	-0.174^{***}	-0.158^{***}
	(0.035)	(0.035)	(0.035)
Fraction HS graduates	-0.170^{**}	-0.175^{***}	-0.193^{***}
	(0.053)	(0.052)	(0.051)
Fraction college graduates	-0.158^{***}	-0.058	0.014
	(0.030)	(0.046)	(0.041)
Fraction Hispanic	-0.061^{***}	-0.063^{***}	-0.053^{**}
	(0.017)	(0.017)	(0.016)
Fraction black	-0.054^{*}	-0.056^{**}	-0.056^{**}
	(0.021)	(0.021)	(0.020)
Population density	0.018^{***}	0.017^{***}	0.018^{***}
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.003)	(0.003)	(0.003)
Prime adult age	$0.005^{\cdot}$	0.007^{**}	0.013^{***}
(avg.$\sim$40 s.d.$\sim$1)	(0.003)	(0.003)	(0.003)
Parent age	0.039^{***}	0.034^{***}	0.029^{***}
(avg.$\sim$50 s.d.$\sim$.3)	(0.007)	(0.007)	(0.007)
Minor dependency ratio	-0.221^{*}	-0.195^{*}	-0.100
(avg.$\sim$.25 s.d.$\sim$.03)	(0.099)	(0.098)	(0.098)
Old age dependency ratio	-0.199^{*}	$-0.185^{\cdot}$	$-0.169^{\cdot}$
(avg.$\sim$.12 s.d.$\sim$.03)	(0.100)	(0.100)	(0.098)
Income earned in prime age		-0.012^{**}	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.004)	
Any household income			-0.013^{***}
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.002)
R^2	0.464	0.472	0.496
Adj. R^2	0.453	0.461	0.486
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 17: Public healthcare, fraction of minors receiving

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	1.337^{***}	1.236^{***}	1.245^{***}
	(0.072)	(0.070)	(0.068)
Fraction families intact	-0.302^{***}	-0.268^{***}	-0.247^{***}
	(0.053)	(0.051)	(0.050)
Fraction HS graduates	-0.894^{***}	-0.910^{***}	-0.942^{***}
	(0.079)	(0.076)	(0.074)
Fraction college graduates	-0.291^{***}	0.057	0.079
	(0.044)	(0.066)	(0.060)
Fraction Hispanic	0.020	0.013	0.037
	(0.025)	(0.024)	(0.024)
Fraction black	0.087^{**}	0.081^{**}	0.081^{**}
	(0.032)	(0.030)	(0.030)
Population density	0.021^{***}	0.019^{***}	0.020^{***}
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.004)	(0.004)	(0.004)
Prime adult age	-0.012^{**}	-0.004	0.004
(avg.$\sim$40 s.d.$\sim$1)	(0.004)	(0.004)	(0.004)
Parent age	0.099^{***}	0.080^{***}	0.077^{***}
(avg.$\sim$50 s.d.$\sim$.3)	(0.011)	(0.011)	(0.010)
Minor dependency ratio	-0.590^{***}	-0.498^{***}	-0.328^{*}
(avg.$\sim$.25 s.d.$\sim$.03)	(0.148)	(0.142)	(0.141)
Old age dependency ratio	-0.394^{**}	-0.345^{*}	-0.329^{*}
(avg.$\sim$.12 s.d.$\sim$.03)	(0.150)	(0.144)	(0.141)
Income earned in prime age		-0.043^{***}	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.006)	
Any household income			-0.027^{***}
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.003)
R^2	0.786	0.804	0.813
Adj. R^2	0.782	0.800	0.809
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 18: Private healthcare, fraction of 25- to 54-year-olds covered

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	$-0.087^{\cdot}$	-0.017	-0.046
	(0.047)	(0.045)	(0.046)
Fraction families intact	0.173^{***}	0.149^{***}	0.148^{***}
	(0.034)	(0.033)	(0.034)
Fraction HS graduates	0.757^{***}	0.769^{***}	0.779^{***}
	(0.051)	(0.049)	(0.050)
Fraction college graduates	0.231^{***}	-0.011	$0.068^{\cdot}$
	(0.029)	(0.043)	(0.040)
Fraction Hispanic	-0.179^{***}	-0.174^{***}	-0.187^{***}
	(0.016)	(0.015)	(0.016)
Fraction black	-0.088^{***}	-0.084^{***}	-0.086^{***}
	(0.021)	(0.020)	(0.020)
Population density	0.002	0.004	0.002
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.003)	(0.003)	(0.003)
Prime adult age	0.008^{**}	0.002	0.001
(avg.$\sim$40 s.d.$\sim$1)	(0.003)	(0.003)	(0.003)
Parent age	-0.025^{***}	$-0.012^{\cdot}$	-0.015^{*}
(avg.$\sim$50 s.d.$\sim$.3)	(0.007)	(0.007)	(0.007)
Minor dependency ratio	0.386^{***}	0.322^{***}	0.270^{**}
(avg.$\sim$.25 s.d.$\sim$.03)	(0.096)	(0.092)	(0.095)
Old age dependency ratio	-0.323^{**}	-0.357^{***}	-0.351^{***}
(avg.$\sim$.12 s.d.$\sim$.03)	(0.098)	(0.093)	(0.095)
Income earned in prime age		0.030^{***}	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.004)	
Any household income			0.012^{***}
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.002)
R^2	0.872	0.884	0.880
Adj. R^2	0.870	0.882	0.877
Num. obs.	531	531	531

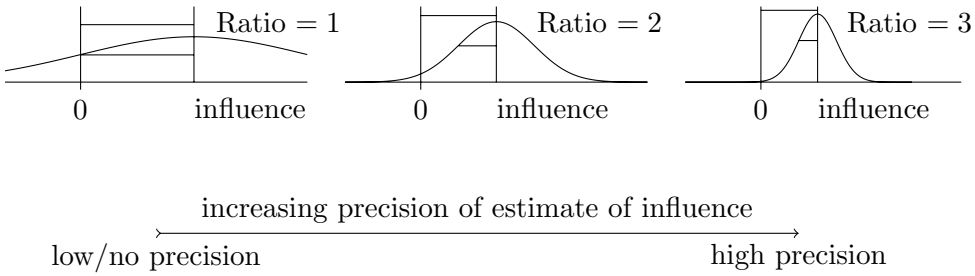
$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Table 19: Private healthcare, fraction of minors covered

Controls Implemented:	Demog.+Ed.	+Earnings	+HH Income
Baseline level	-0.468^{***}	-0.369^{***}	-0.403^{***}
	(0.062)	(0.060)	(0.060)
Fraction families intact	0.305^{***}	0.271^{***}	0.265^{***}
	(0.046)	(0.044)	(0.044)
Fraction HS graduates	1.040^{***}	1.056^{***}	1.074^{***}
	(0.068)	(0.065)	(0.065)
Fraction college graduates	0.236^{***}	$-0.105^{\cdot}$	-0.026
	(0.038)	(0.057)	(0.053)
Fraction Hispanic	-0.176^{***}	-0.169^{***}	-0.188^{***}
	(0.022)	(0.020)	(0.021)
Fraction black	-0.149^{***}	-0.143^{***}	-0.145^{***}
	(0.027)	(0.026)	(0.026)
Population density	0.000	0.002	0.000
(avg.$\sim \log 160$ s.d.$\sim \log 6$)	(0.004)	(0.004)	(0.004)
Prime adult age	0.027^{***}	0.019^{***}	0.015^{***}
(avg.$\sim$40 s.d.$\sim$1)	(0.003)	(0.003)	(0.004)
Parent age	-0.059^{***}	-0.041^{***}	-0.044^{***}
(avg.$\sim$50 s.d.$\sim$.3)	(0.009)	(0.009)	(0.009)
Minor dependency ratio	0.286^{*}	0.195	0.100
(avg.$\sim$.25 s.d.$\sim$.03)	(0.128)	(0.121)	(0.125)
Old age dependency ratio	-0.351^{**}	-0.399^{**}	-0.397^{**}
(avg.$\sim$.12 s.d.$\sim$.03)	(0.130)	(0.123)	(0.124)
Income earned in prime age		0.042^{***}	
(per \$10k avg.$\sim$37k s.d.$\sim$10k)		(0.005)	
Any household income			0.019^{***}
(per \$10k avg.$\sim$65k s.d.$\sim$20k)			(0.003)
R^2	0.879	0.892	0.889
Adj. R^2	0.877	0.890	0.887
Num. obs.	531	531	531

$^{***}p < 0.001$, $^{**}p < 0.01$, $^{*}p < 0.05$, $^{\cdot}p < 0.1$

Chart 6 Precision of explainer's influence: Ratio of *size* of influence *to* influence's uncertainty *spread*



Appendix II: Mapping Outcomes Across the United States