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## Coping with intra-household job separation in South Africa's labor market

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South Africa's Labor Market**

Zoë M. McLaren

August 2012

# Coping with Intra-Household Job Separation in South Africa's Labor Market

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Discussion Paper No. 6811  
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## ABSTRACT

### **Coping with Intra-Household Job Separation in South Africa's Labor Market<sup>\*</sup>**

In the context of South Africa's pervasive poverty and mass unemployment, households provide an important private safety net for the unemployed. Using new South African Labour Force Survey panel data, I investigate how households cope with job separations and the resulting loss of earned income. Unsurprisingly, I find no evidence of an added worker effect among either men or women. Neither increases in employment or labor market attachment in the year following a household job separation. Instead, households rely on remittances and, to a lesser extent, savings in the wake of a job separation. I find some evidence that households are worse off after a job separation: households reduce expenditures (even in the absence of household composition changes), hold fewer financial assets and are more likely to report frequent food insecurity. Households have viable income replacement strategies to cope with the loss of earned income in the short run, but over the long run job separations are likely to strain these strategies. Addressing structural factors in the labor market that constrain an individual's response to a household shock will enable households to respond more quickly to adverse employment events and limit the long term negative repercussions.

JEL Classification: J22, O15

Keywords: employment, participation, added worker effect, pension, South Africa, developing countries

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# 1 Introduction

South Africa has one of the highest unemployment rates in the world. More than ten years after the end of the Apartheid regime, the unemployment rate is still above 25 percent under the International Labor Organization (ILO) classification. By excluding discouraged workers, this official unemployment rate severely underestimates the true burden of unemployment, which is above 40 percent under the broad classification.<sup>1</sup> Black Africans and adults under 35 years old are disproportionately affected, and a large proportion of the unemployed have never held a job. This study examines individual and household responses to job separation in such a high unemployment environment. New Labour Force Survey (LFS) household panel data promises to offer insight into the unemployment problem by allowing researchers to track both individuals who transition between employment and unemployment and their households as they adjust to the loss of earned income. A better understanding of the factors that determine labor market transitions and the accompanying household-level changes will enable the government to design more effective policy interventions.

After the fall of the Apartheid regime in 1994, Black African, Coloured and Indian workers who had previously been restricted from entering the cities or from obtaining certain types of employment joined the workforce en

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<sup>1</sup>South Africa Labour Force Survey Statistical Release P0210, September 2006.

masse. In addition, Black Africans have flowed steadily into the labor force over the past decade and continue to do so. The new entrants to the labor force changed not only the unemployment rate, but also the composition of the unemployment pool because they had lower skill levels and less work experience due to Apartheid-era employment restrictions. These new entrants to the labor market still have not been fully absorbed into the workforce. While unemployment rates have declined slightly since 2003, there is no indication that they will be brought down to reasonable levels anytime soon.<sup>2</sup>

Unemployment appears to be particularly sticky: many individuals are unable or unwilling to extricate themselves from it. Moreover, in the Labour Force Survey (LFS) panel over 60 percent of the unemployed have never held a job before, including many adults under 35 years old. The stickiness of unemployment results in many South Africans being unemployed for long stretches of time, and the duration of unemployment is generally highest for Black Africans. Stephan Klasen and Ingrid Woolard (2009) find that only about 3 percent of the unemployed are receiving unemployment support at any point in time. Having such a small portion of the unemployed receiving government income raises the question of how the unemployed are supporting themselves.

In the absence of a formal unemployment support system targeted at the

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<sup>2</sup>South African Labour Force Survey Data.

unemployed, households and families provide an important form of social insurance. Earned and unearned income of other household members is an important source of support for the unemployed during an extended period of job search or discouragement, acting as a private safety net. This is particularly important in Southern Africa where it is common to share resources among extended family networks. This paper contributes to the literature examining mechanisms households use to cope with income shocks including spending down household wealth (Angus Deaton, 1992), reallocating leisure across time, increasing household size to exploit economies of scale, deferring consumption on semi-durables (Elizabeth Frankenberg, James P. Smith, and Duncan Thomas, 2003), sending children to be fostered (Richard Akresh, 2009), increasing school enrollment, delaying fertility, reallocating household consumption (David J. McKenzie, 2003) and accessing microfinance institutions (Paul Gertler, David I. Levine and Enrico Moretti, 2009).

In South Africa, the elderly share their pensions with kin networks in the expectation of being supported in times of need (Andreas Sagner and Raymond Z. Mtati 1999). A number of studies have shown that pension income to one household member is generally shared within the household, which can alter labor supply (Marianne Bertrand, Sendhil Mullainathan and Douglas L. Miller 2003), affect transfers from migrants (Robert T. Jensen 2003), enhance household security (Elisabeth Ardington and Frances Lund 1995) and change the allocation of household income to food, schooling and

savings (Anne Case and Angus Deaton 1998). Esther Duflo (2003) demonstrates that the allocation of pension income depends on the gender of the pension recipient.<sup>3</sup> Household composition also responds to changes in pension income. Amar Hamoudi and Duncan Thomas (2005) demonstrate that individuals with lower levels of human capital tend to co-reside with pension-eligible adults while Cally Ardington, Anne Case and Victoria Hosegood (2009) found that the pension allows household members to migrate to find work, specifically by providing resources to support search. Like pensioners, employed members of the household will generally take on the burden of financially supporting unemployed household members.

While many studies have documented the impact of pension income on labor market outcomes and the allocation of household resources, we know comparatively little about the impact of changes in earned income on these outcomes. This study examines how households respond to a reduction in earned household income following a job separation and sheds light on the mechanisms through which households cope in an environment of high and persistent unemployment. Just as changes in welfare and unemployment benefits have effects on labor market outcomes, changes in household earned income will affect reservation wages and labor supply decisions of its members. In this paper I first examine the effect of a household member's job

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<sup>3</sup>The tight kin network of exchanges and obligations has also been documented among black urban poor near Chicago, Illinois (Carol Stack, 1974).



separation on the labor market outcomes of other members of the household. I look for evidence of a response akin to what Woytinsky called the *added worker effect*: “the familiar story of the head of the family losing his job whereupon his wife and children also start looking for work” (Don D. Humphrey 1940). A decrease in household income will decrease the value of the outside option causing the reservation wage to fall, search effort to increase and unemployment duration to decrease. Second, I examine other mechanisms for coping with temporary or permanent reductions in household wage income including accessing other sources of financial support, altering the composition of the household, drawing down assets and obtaining access to credit.

This is one of the first papers to use newly available LFS household panel data with existing cross-sectional LFS data which contains information about all household members (see Banerjee, Abhijit, Sebastian Galiani, James Levinsohn, Zoë McLaren and Ingrid Woolard, 2008; Vimal Ranchhod and Taryn Dinkelman, 2008). The linked data allow me to assemble a comprehensive picture of household labor market dynamics and the cross-sectional characteristics that drive them.

A job separation or reduction in the wage of one household member affects the *desired* labor supply of other members of the household whether or not

this translates into observable changes in labor supply.<sup>4</sup> Tim Maloney (1987) identifies the two pathways through which the added worker effect operates: the income effect and the cross-substitution effect. A reduction in household income decreases per capita income for each member of the household. In response, individuals shift away from leisure, and increase their labor supply and search effort. This effect would be particularly pronounced if households prefer increased labor supply to dissaving or incurring debt, or if the latter options are infeasible (as is the case for most Black African households in South Africa). The positive cross-substitution effect arises when a household member takes over some home production activities after he or she loses a job or has their hours reduced (Maloney 1987). This lowers the shadow wage for home production for other unemployed or underemployed household members (i.e. the outside option, in the job search literature), which lowers the reservation wage and leads them to increase their labor supply.<sup>5</sup> The added worker effect may also operate through an increase in motivation to find employment due to pressure from or altruism towards other household members.

There is a rich literature examining the added worker effect in the United States (see James J. Heckman and Thomas E. MaCurdy (1980, 1982), Doki

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<sup>4</sup>This holds whether the household is modeled as a unitary decision-maker or as a set of actors with bargaining power (Kaushik Basu, Garance Genicot and Joseph E. Stiglitz 1999), provided that bargaining power over household resources is greater than zero for all household members.

<sup>5</sup>I do not attempt to distinguish the relative size of the income effect and the cross-substitution effect in this paper. Both effects lower the reservation wage.

Tano (1993), James R. Spletzer (1997), Melvin Stephens (2002) and Chinhui Juhn and Simon Potter (2007)). Using the Panel Study on Income Dynamics (PSID), W. Jean Yeung and Sandra L. Hofferth (1998) find a marginally statistically significant added worker effect for black families in the U.S., noting that homeowners and families in areas with high unemployment were least likely to increase work hours. Shelly Lundberg (1985) finds that the added worker effect is most evident among white families, whereas in black (and to a lesser extent Hispanic) families employment outcomes of husbands and wives are positively related rather than negatively related as the added worker effect predicts. She suggests positive assortative mating based on similar tastes or market opportunities as the underlying explanation. Richard Layard, M. Barton and Antonio Zabalza (1980) find that women with unemployed husbands are substantially less likely to work than those with employed husbands. They suggest that the crowding out effect of unemployment insurance and the deterioration of local labor market conditions account for their results.

There is a more limited literature on the added worker effect internationally. Reynaldo Fernandes and Fabiana de Felício (2002) find an added worker effect in Brazil that is larger than the U.S. estimates; they attribute the magnitude to liquidity constraints that prevent families from smoothing temporary income shocks. Similarly, other studies in Turkey (Cem Baslevant and Özlem Onaran, 2003) and Mexico (Susan W. Parker and Emmanuel Sk-

oufias, 2004) have found the added worker effect to be more pronounced during times of economic crisis when credit constraints are most binding. Pieter Serneels (2002) finds no added worker effect in Ethiopia in terms either employment or desired labor supply and concludes that it is because families were able to sell assets or employ consumption smoothing.

The added worker effect is primarily defined as influencing desired labor supply, which may or may not translate into an observable change in employment. Maloney (1987) stresses that the added worker effect may not be evident in the data because actual hours of work are desired hours censored at zero. This issue is further compounded in South Africa where structural and frictional causes of unemployment undoubtedly prevent job seekers from translating desired hours into employment in many cases.

In this paper, I investigate whether there is any evidence that a job separation in the household is associated with an increased likelihood that non-employed household members find work, non-participating household members join the active labor market, or enrolled students leave school as the added worker effect predicts. Given the potentially limited importance of the added worker effect in such a high-unemployment environment, I also examine household adjustments in response to a household job separation including changes in household composition, spending down assets or obtaining credit or loans. My analysis focuses on Black African households

because Black Africans compose over 80 percent of the South African population, their unemployment rate is very high, and kin support networks are generally strong. Unsurprisingly, I find no evidence of an added worker effect among either men or women. Neither increases employment nor labor market attachment in the year following a job separation; the point estimates for employment are in fact negative. I find evidence that household composition is less likely to change following a job separation, except in households that contain a pension-eligible member. My results also show that households have lower household expenditure, fewer financial assets and more food insecurity in the wake of a job separation.

The outline of my paper is as follows: Section 2 describes new Labour Force Survey data that for the first time allows researchers to track a nationally-representative sample of individuals over time. Section 3 presents descriptive statistics that compare households that have experienced a recent job separation with those that have not. I also include transition matrices to compare employment outcomes for Black Africans and Whites. I present my regression methods in Section 4 and my results in Section 5. Section 6 concludes.

## 2 The Data

This study uses the South Africa Labour Force Survey (LFS), which is equivalent to the United States Current Population Survey (CPS) except that the LFS is conducted only twice a year and it uses a rotating sample where 20 percent of households are replaced each round. The LFS was conducted biannually by Statistics South Africa (StatsSA) between March 2000 and September 2007, with the first wave of each year in March, and the second wave in September. Each wave of the nationally representative sample consists of about 100,000 individuals in about 30,000 households. Detailed information was collected about the labor market situation of individuals aged 15-65 years, focusing on the preceding seven days. The LFS questionnaire includes questions about demographic characteristics, biographical information, activities related to work, unemployment and non-economic activities, agricultural activities and uncompensated activities.<sup>6</sup>

I link the new confidential household panel data with the public-use cross-sectional data using confidential match identification numbers that allow me to determine household characteristics for all individuals in the panel data. The LFS suffers from the same limitations of the CPS in that households are not followed if they leave the original dwelling place which results in attrition due to mobility. Franco Peracchi and Finis Welch (1993), however,

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<sup>6</sup>More information is available at <http://www.statssa.gov.za>.

find no evidence of systematic bias in the estimates of labor force transitions in the matched CPS sample. One important advantage of the LFS is that individuals remain in the sample beyond the maximum panel length of the CPS matched sample.

Using standard International Labour Organization (ILO) definitions, individuals were classified as employed (in either the formal or the informal sector), unemployed or not economically active (NEA) based on responses to a series of survey questions. The methodology is summarized in Table 1. Respondents were employed if they had performed a job activity in the past 7 days, or if they were absent from a job due to bad weather, or due to personal leave to care for their own illness or that of a family member. Respondents were unemployed if they could not find work, or if they had a job but were absent due to transport problems, a layoff or another reason not mentioned above. They had to be willing to accept a suitable job if it were offered and be ready to start work within one week to be classified as unemployed. The respondent was also considered unemployed if he or she had a job that started at a definite date in the future. Within the unemployed, a respondent was classified as searching if they had taken active steps to look for work or to start their own business in the four weeks prior to the interview, and classified as discouraged otherwise. Individuals were classified as NEA if they had another primary activity (i.e. student, homemaker, retired) *and* they preferred not to work. Seasonal workers in the off-season were also

considered NEA.

Table 1: Employment status based on responses to Labour Force Survey questions

Performed job activity in last 7 days?	
Yes	No
↓	↓
<b>Employed</b>	Temporarily absent from work?
	Yes      No
	↓      ↓
	<b>Employed</b>
	Able to start work in 1 week?
	No      Yes
	↓      ↓
	<b>NEA</b>
	Desire employment?
	No      Yes
	↓      ↓
	<b>NEA</b>
	Took steps to find work in last month?
	Yes      No
	↓      ↓
	<b>Unemployed      Discouraged</b>

I included discouraged workers in my analysis even though they are not included in the official (ILO) definition of unemployment because discouragement is not an absorbing state in South Africa. The transition rate between discouragement and employment is over 10 percent for Black Africans. Discouraged workers may begin searching and obtain employment within the six months elapsing between survey waves. Also, the offer arrival rate for discouraged workers may not be zero. The unemployed will not search in periods where there are not enough resources to cover search costs, but if funds become available (e.g. savings accumulate) they may resume searching.



The results in this paper are based on individual-level data from waves 4 through 9 of the LFS, as released by StatsSA. From September 2001 (wave 4) to March 2004 (wave 9), the sample involved a rotating panel design, with 20 percent of respondents being rotated out between waves. Considerable effort on the part of StatsSA created a panel of individuals who were present in two or more cross-sectional waves(see Table 2). The panel sample size ranges between 45,000 and 71,000 individuals out of a possible maximum of 80,000 matches due to the rotating panel design.<sup>7</sup> These rates are comparable to the 71 percent overall match rate for the CPS which employs a similar survey and respondent-following methodology (Brigitte C. Madrian and Lars John Lefgren, 2000). As in the CPS, the panel data suffers from attrition due to non-response (individual or household level), mortality, migration or recording errors. I perform inverse probability weighting (IPW) based on the CPS IPW methodology to correct for differential attrition on observables (see Appendix Table 12). As another robustness check, I conducted a sensitivity analysis, which I discuss below, to confirm that results are consistent across samples subject to different levels of attrition from the panel (see Appendix tables).<sup>8</sup>

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<sup>7</sup>Detailed information about the matching process is available in StatsSA (2006).

<sup>8</sup>The individual (person) weights provided by StatsSA and used in this analysis correct for household non-response.

Table 2: Labour Force Survey sample sizes by wave

Date	Wave	Sample size		% in panel
		Panel	X-section	
Sep 2001	4	60,639	106,439	71
Mar 2002	5	71,153	109,410	81
Sep 2002	6	68,050	102,480	83
Mar 2003	7	66,825	100,834	83
Sep 2003	8	58,756	98,748	74
Mar 2004	9	45,856	98,256	58

Due to rotating panel design where 20 percent of sample was rotated out each wave, the panel inclusion rate is out of a maximum of 80 percent of the cross-sectional sample.

Table 3: Transition matrices for men by race

Black African men		Mar 2004				
Sept 2003	NEA	Discouraged	Searching	Employed	Total	<i>N</i>
NEA	75.41	8.74	9.36	6.49	100	<i>1,840</i>
Discouraged	19.34	35.98	25.29	19.39	100	<i>661</i>
Searching	14.80	17.03	45.65	22.52	100	<i>999</i>
Employed	4.32	4.68	9.10	81.90	100	<i>2,584</i>
Total	28.29	11.40	17.12	43.19	100	<i>6,084</i>

White men		Mar 2004				
Sept 2003	NEA	Discouraged	Searching	Employed	Total	<i>N</i>
NEA	76.83	0.31	1.60	21.25	100	<i>124</i>
Discouraged	11.14	12.74	17.55	58.57	100	<i>8</i>
Searching	8.26	5.62	37.58	48.55	100	<i>26</i>
Employed	4.63	0.99	1.57	92.82	100	<i>805</i>
Total	12.61	1.13	2.39	83.88	100	<i>963</i>

Sample includes ages 16-64. All values are weighted. Value in cell is proportion of individuals in row category in September 2003 who transitioned into column category by March 2004. Transition rates are broadly representative of other waves in panel. Source: Labour Force Survey panel data, wave 8 and wave 9.

Table 4: Transition matrices for women by race

Black African women		Mar 2004				
Sept 2003	NEA	Discouraged	Searching	Employed	Total	<i>N</i>
NEA	63.31	16.24	11.75	8.70	100	<i>2,411</i>
Discouraged	24.49	38.12	25.10	12.29	100	<i>1,266</i>
Searching	20.97	21.81	42.46	14.76	100	<i>1,192</i>
Employed	10.33	6.25	10.07	73.35	100	<i>2,316</i>
Total	32.30	18.20	19.00	30.49	100	<i>7,185</i>

  

White women		Mar 2004				
Sept 2003	NEA	Discouraged	Searching	Employed	Total	<i>N</i>
NEA	83.44	1.86	3.79	10.91	100	<i>289</i>
Discouraged	12.81	20.00	17.36	49.83	100	<i>14</i>
Searching	43.34	14.34	28.69	13.62	100	<i>26</i>
Employed	8.85	0.75	2.34	88.05	100	<i>619</i>
Total	31.55	1.61	3.53	63.31	100	<i>948</i>

Sample includes ages 16-64. All values are weighted. Value in cell is proportion of individuals in row category in September 2003 who transitioned into column category by March 2004. Transition rates are broadly representative of other waves in panel. Source: Labour Force Survey panel data, wave 8 and wave 9.

### 3 Descriptive Statistics

Tables 3 and 4 compare transition rates for men and women, respectively, between four employment categories: not economically active (NEA), discouraged, searching and employed (informal and formal sectors combined). The other two racial categories, Indians and Coloureds, are omitted but their employment outcomes tend to fall between those of Black Africans and Whites. The value in each cell is the proportion of individuals in the row category in September 2003 (wave 8) who transitioned into the column category by March 2004 (wave 9); these transition rates are broadly representative of the rates between the other LFS panel waves. Two things are immediately evident from the transition matrices. First, discouragement is a particularly sticky employment category for Black Africans compared to Whites. Over 35 percent of Black Africans who are discouraged remain so six months later, whereas this figure is only about 13 percent for White men, and 20 percent for White women. Clearly the duration of unemployment varies by race. Second, a similar proportion of Black African men and women transition from discouragement to employed as transition from unemployed to employed within the six months that elapses between waves. Discouragement is not an absorbing state and is clearly distinct from NEA based on the transition rates. Following Christopher J. Flinn and James J. Heckman (1983) and Füsün Gönül (1992) it makes sense to consider discouraged workers when examining the added worker effect in Black African households. Geeta Kingdon and

John Knight (2006) perform a series of comparisons of searching and non-searching unemployed and concludes that search is hindered by constraints rather than tastes in South Africa. This provides additional support for considering discouraged workers as distinct from being out of the labor force.

In my central analysis I use the incidence of one or more job separations within the household to investigate the added worker effect. Table 5 compares households in which at least one household member experienced a job separation with households in which no one did. The first two columns present sample means, Column 3 shows the difference in means, Column 4 shows the difference expressed as a percentage and Column 5 shows the t-statistic on the difference in means conditional on the other covariates included in the main regression results (see Section 4). The main differences between the two samples are that households that experience a job separation are slightly larger with more employed members and are more likely to be in receipt of the child grant. Though other coefficients are statistically significant in such a large sample, the difference (in absolute value or percentage terms) is relatively small.

Table 5: Means of covariates: Did someone in the household transition to unemployment 6 to 12 months ago?

Variable	Yes Mean	No Mean	Diff.	Diff. (%)	t-statistic with controls
Job separation 6-12 months earlier	0.02	0.02	0.00	0.00	-2.8
Number of employed men in hhold	0.85	0.26	0.59	0.69	15.3
Number of employed women in hhold	0.81	0.21	0.60	0.74	15.7
Never held a job	0.26	0.22	0.04	0.15	-4.2
Local unemployment rate	0.45	0.25	0.20	0.44	0.7
Pension eligible in household	0.14	0.08	0.06	0.43	2.6
Household receives child grant	0.20	0.06	0.14	0.70	5.0
Number of adults in hhold	1.72	1.42	0.30	0.17	2.8
Number of children in hhold	1.84	1.52	0.32	0.17	0.7
Age	32.40	32.65	-0.25	-0.01	8.1
Number of household members	11.56	11.97	-0.41	-0.04	-9.3
Yrs. of primary education	6.24	6.09	0.15	0.02	-0.8
Yrs. of secondary education	2.44	2.34	0.10	0.04	1.5
Completed Matric (H.S.)	0.20	0.23	-0.03	-0.15	-5.0
Some post-Matric education	0.02	0.03	-0.01	-0.50	-5.8
Number of observations	1191	39523			

Sample includes Black Africans ages 16-59 in households that were completely matched for at least one wave, inverse probability weighted. All waves pooled. Specifications include full set of controls listed in table, survey wave dummies and county fixed effects. Standard errors are clustered by household.

## 4 Methods

The first section of my analysis consists of linear probability regressions of a set of individual labor market outcomes on a vector of individual and household covariates. The preferred specification includes “county”-level (main place) fixed effects and I provide OLS estimates as a comparison.<sup>9</sup> Regression analysis (at the individual level) is based on the following specification:

$$Y_{ijt} = \beta_0 + \beta_1 \text{Sep}_{\sim i,t} + \beta_2 \text{Sep}_{\sim i,t-1} + \phi' X_{ijt-1} + \delta_t + \alpha_j + \epsilon_{ijt} \quad (1)$$

where  $Y_{ijt}$  is an outcome variable for individual  $i$  in county  $j$  for time period  $t$ ,  $\text{Sep}_{\sim i,t}$  is an indicator for the household experiencing a contemporaneous job separation of a prime age (25-49 year old) household member (other than the respondent),  $\text{Sep}_{\sim i,t-1}$  is an indicator for a prime age household job separation in the previous 6 month period,  $X_{ijt-1}$  is a vector of lagged individual and household characteristics,  $\delta_t$  is a set of time dummies (for survey waves) and  $\alpha_j$  represents county fixed effects. Standard errors are clustered at the household level.

My outcomes of interest include four labor market status outcomes: whether an individual transitioned from broad unemployment (including those who desire work but are not actively searching) to employment (either formal

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<sup>9</sup>The approximately 3,000 South African “counties” known as main places have a median population of 4,200 and contain no more than 100,000 residents.

or informal), whether an individual transitioned from NEA (does not desire work) or broad unemployment to employment (either formal or informal), whether an individual transitioned from NEA or discouraged into (narrow) labor force participation and whether an individual is currently attending an educational institution. I also examine the usual weekly number of hours worked for individuals who are employed, and whether the individual reports wanting to work more hours per week. For unemployed individuals, I examine changes in the likelihood of reporting their primary source of financial support as: someone in the household, someone outside of the household, pension income or savings.

The  $X_{ijt-1}$  vector includes controls for whether at least one household member is of pension eligible age, interactions between pension eligibility and each job separation variable ( $\text{Sep}_{\sim i,t}$  and  $\text{Sep}_{\sim i,t-1}$ ), the number of employed men in the household (excluding the respondent), the number of employed women in the household (excluding the respondent), whether the respondent had a job separation in the previous period, whether the respondent has ever held a job, whether someone in the household receives a government child grant, age, age-squared, years of primary education, years of secondary education, a dummy for having graduated high school (*matric*), a dummy for having completed some post-high school education, the number of adults in the household and the number of children under 16 in the household.<sup>10</sup> I also

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<sup>10</sup>The child grant is available to primary caregivers with co-resident children under 18.



control for the county-level local race- and sex-specific unemployment rate (calculated excluding the respondent).

For the second section of the analysis I collapse the data to one observation per household and perform identical regressions using the same control variables calculated at the household level as well as county fixed effects. For the household, my outcomes of interest are whether the composition of the household changed between waves (calculated conservatively so that recording errors leading to panel exclusion would show up as a change in composition), the number of pension-aged adults (women 60 and above, men 65 and above), whether total household expenditure was in a lower bracket than the previous 6 months, whether the household reported having problems satisfying household food needs often or always in the past year, whether any household member reported owning any kind of financial assets (including savings or life insurance), and whether any household member reported receiving cash loans or buying on credit in the last year.

Though my sample includes Black Africans aged 16-59, I only examine the impact of job separations of 25-49 year olds to exclude anticipated and voluntary job separations due to retirement or students returning to school after employment during school breaks. I perform separate regressions for men and women because household job separations surely affect the labor supply of each gender differently. Observations from all six panel waves were

pooled in the regression, and standard errors are clustered at the household level. Following U.S. CPS methodology, I use inverse probability weighting by survey wave for inclusion in the panel to correct for differential attrition.

I evaluate the robustness of my results to different sample restrictions. My primary sample is restricted to individuals in households that are fully matched in at least one wave. In the appendix tables, I compare my main results with results obtained using three different samples (a) a less restrictive sample consisting of individuals that are in households where at least 50 percent of the household is matched (and therefore included in the panel) in the current wave, (b) a more restrictive sample of individuals in households that are fully matched (i.e. where every member is in the panel) for three consecutive waves spanning one year, and (c) a sample of “stayers” who are in at least 4 waves (spanning 18 months) of the panel. The appendix also compares results with and without inverse probability weighting.

## 5 Results

The results in Table 6 show no evidence of an added worker effect among Black African men or women when I examine transitions either from broad unemployment (either searching or not) to employment (either formal or informal) or when I expand the analysis to include transitions from not economically active (NEA) (i.e. not working and don't desire employment) to

employment. Point estimates are negative rather than positive as the added worker effect predicts. The first four columns show results for men with and without the inclusion of county fixed effects, and the second four columns show results for women.

For the preferred specification in Column 2 that includes county fixed effects, a job separation of a prime age member of the household (other than the respondent) during the last 6 months is associated with a reduction of 1.4 percentage points in the likelihood of transition to employment for men and a job separation 6-12 months earlier is associated with a reduction of 2.4 percentage points, however neither of these point estimates is statistically significant. In households that contain a pension-eligible member I find a 6.1 percentage point decrease in the likelihood of employment transition. There is no relationship between transition and intra-household job separations when I expand the analysis to include transitions from either NEA or unemployment to employment (Columns 3 and 4). Appendix Tables 13 and 14 show these results are consistent across samples and weights.

For women, I find no association between a job separation in the household and a transition from unemployment to employment. Point estimates, though robust to changes in sample and weights, are small with large standard errors. In households that contain a pension-eligible member, job separations either within 6 months or 6-12 months earlier are associated with

a 1.0 and 1.4 percentage point reduction in the likelihood of transitions, respectively, though these estimates are not statistically significant. The presence of a pension-aged household member reduces the likelihood by a statistically-significant 4.9 percentage points. There is no effect when expanding the sample to include transitions between NEA and employment (Columns 7 and 8).

Table 7 shows results for transitions into narrow labor force participation and into school or training enrollment. In response to a household job separation, the added worker effect predicts that individuals will be drawn into the labor force from retirement, home production or school enrollment. Column 2 shows that men are no more likely to become labor force participants after a job separation in the household. This likely reflects that non-participating men are either positively selected (enrolled in school) or negatively selected (ill-suited for employment or disinclined to be employed) and would only consider entering the labor force once other avenues for income replacement had been exhausted. Though pension income has been shown to support and induce job search, in this case men are a statistically significant 2.8 percentage points less likely to transition when a pension-age member of the household is present. Column 4 shows that there is no relationship between recent job separation and the likelihood of school enrollment.

Column 6 of Table 7 shows that women are 2 percentage points less likely

to join the labor force within 6 months of a job separation in the household, and 4.1 percentage points less likely to make the transition 6-12 months following a job separation. These results are robust but not statistically significant at the 5% level. There is a weak positive relationship between job separations and school enrollment for women, but it is not statistically-significant.<sup>11</sup>

Because I do not observe a positive association between job separations and transitions to employment, as the added worker effect predicts, it raises the question of whether there are other adjustments made by household members to attempt to replace lost household income after a household job separation. Employed workers may increase their work hours in response to a shock, exhibiting the added worker effect on the intensive margin and mitigating the effect we observe for non-employed household members on the extensive margin. Columns 1 and 2 of Table 8 show no relationship between a recent job separation and the usual number of weekly hours worked by men or women.<sup>12</sup> Column 4 shows that women are 6.5 percentage points more likely to report wanting more weekly hours of work in the 6 months following an intra-household job separation, but not more likely in the 6-12 months

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<sup>11</sup>As expected, estimates of the relationship between labor force participation and a job separation 6-12 months earlier are negative and statistically significant for the least restrictive sample since this sample includes households with members that migrated in or out of the household (Appendix Table 20)

<sup>12</sup>Appendix Table 21 shows that the one exception is that in the most restrictive sample limited to households with no composition changes in three consecutive waves we see a statistically-significant increase of 4 hours for men in response to a recent job separation.

following. Such a short timeline is consistent with one characterization of the added worker effect – that women in husband-wife pairs obtain a *temporary* second-best job quickly as a stop-gap measure while other household members seek better employment opportunities. Lundberg (1985) found that female labor supply increased for only two months following the shock and Spletzer (1997) found a small effect contemporaneous to the shock (rather than two months after).

Unemployed respondents were asked to name their primary source of financial support, and Table 9 shows results for regressions of the responses to this question on the set of covariates. For women, a job separation less than 6 months earlier within the household statistically-significantly lowers the likelihood of reporting that someone within the household provides financial support. Unemployed men and women report being financially supported by a household member 6-12 months after a household job separation, which is likely either due to the separated individual finding work or the household dividing existing household income among more household members. Men and women are on average more likely to report receiving financial support from someone outside the household or relying on savings during the first 6 months after a job separation.

Table 10 presents results for regressions run at the household level. Households that experience a job separation are a statistically-significant 10 per-

centage points less likely to report salaries and wages as the main source of income in the first 6 months, 5.3 percentage points more likely to report pensions as the main source of income and no more likely to report remittances as the main source of income.<sup>13</sup>

Households may exhibit in-migration or out-migration in response to a job separation. Household members may leave the household to improve their employment prospects or to find other sources of financial support. On the other hand, they may recruit employed individuals or pension recipients to join the household and provide support as a substitute for increased labor supply on the part of existing household members. The results in Table 11 show that in fact households are 4.4 percentage points *less* likely to exhibit a change in composition when there was a recent job separation in the household.<sup>14</sup> However, households with at least one pension-eligible member are 14.7 percentage points more likely to change composition overall.

Column 2 shows that households with a recent job separation are no more likely to change the number of members of pension age. Households with a recent job separation are 2.3 percentage points more likely to report a decrease in total household expenditure in the first 6 months and 5.5 percentage

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<sup>13</sup>Appendix Table 35 shows that, as expected, remittances are more likely to be reported in households that experienced a change in composition.

<sup>14</sup>Recall that this is a conservative measure (i.e. overestimate) of changes in composition that includes individuals being excluded from the panel due to non-response, mortality or recording error.

points more likely 6-12 months later. Appendix Table 38 shows that these results hold up even for the sample with no composition change. Columns 4 and 5 show an increase of 4.5 percentage points in the likelihood of reporting problems satisfying their food needs and a decrease of 10 percentage points in the likelihood of having financial assets following a household job separation and pensioners appear to provide no protective effect. There is no relationship between recent job separations and the use of loans or credit.

## **6 Discussion**

My findings shed light on how households cope with job separations when the public safety net is limited. I find no evidence of the added worker effect at work in the South African labor market which is unsurprising considering the presence of high and persistent unemployment. Since increasing labor force attachment is not a viable option, households appear to rely on other strategies to replace earned income such as savings, pensions and remittances. I find some evidence that households are worse off after a job separation: households reduce expenditures (even in the absence of household composition changes) and the likelihood of reporting frequent food insecurity increases.

In South Africa, a number of factors related to frictional unemployment



can prevent individuals from translating labor supply into employment, or even discourage increases in search activity. Finding employment may take time considering the slow employment growth in South Africa and the glut of unemployed individuals. Though we would expect it to be easier to transition into search than into employment, high costs associated with job seeking in South Africa may pose a significant barrier to an individual conducting an active job search. The majority of Black Africans live in residential neighborhoods established under apartheid that are far from business centers and that remain highly segregated (Anthony J. Christopher 2001, 2005). Even informal enterprises are clustered in inner-city zones, and sparser in Black African townships and informal settlement areas where there is less opportunity for economic growth (Christian M. Rogerson, 1996). There are high transportation costs associated with job searching due to the spatial separation and the fact that public transportation infrastructure built under apartheid was designed to serve White areas. Transportation costs account for up to a 10 percent share of consumption for many South Africans (Stephan Klasen, 1997). Additionally, there are high screening costs (due to varying educational quality) and high dismissal costs (legal and administrative obstacles) that require job seekers to invest in the employer's interview and assessment process.

A number of studies including Francis Wilson and Mamphela Ramphele (1989) and Kingdon and Knight (2006) have found that poverty inhibits job

search in South Africa. The ability to search may reflect the availability of household resources to support the search, rather than imply that the searching worker is more determined to obtain employment (or that their unobserved qualities are better than those who are not searching). The finding that men and women are no more likely to begin or resume job search after a household job separation may reflect the inability to fund an on-going job search immediately following a job separation, despite the fact that desired labor supply may have increased.

In South Africa the discouraged worker effect likely dominates the added worker effect in the short run. Layard, Barton and Zabalza (1980) attribute their inability to find an added worker effect to the fact that it was swamped out by the discouraged worker effect that arises when poor labor market conditions cause market wages to fall for all members of the household, making potential added workers less likely to seek employment. The discouraged worker effect is particularly pronounced during times of economic crisis (Baslevent and Onaran 2003), but can also play a role when local unemployment rates rise (Lundberg 1985, Gruber and Cullen 2000).

Households have viable income replacement strategies to cope with the loss of earned income in the short run, but over the long run job separations are likely to strain these strategies. Improving the design of policy interventions and social insurance programs, and the unemployment benefit in

particular, would improve the well-being of South African households. It is especially important for the poorest households that are more credit constrained and therefore have access to fewer methods of mitigating the effect of negative shocks. Addressing structural factors in the labor market that constrain an individual's response to a household shock will enable households to respond more quickly to adverse employment events and limit the long term negative repercussions.

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Table 6: Likelihood of obtaining employment within past 6 months

Outcome: Variable	Men			Women				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Job separation $\leq 6$ months	-0.015 (0.037)	-0.014 (0.037)	-0.008 (0.010)	-0.007 (0.010)	-0.023 (0.023)	-0.010 (0.024)	-0.007 (0.010)	-0.004 (0.010)
Job separation 6-12 months	-0.010 (0.043)	-0.024 (0.045)	0.009 (0.021)	0.007 (0.021)	-0.017 (0.033)	-0.014 (0.034)	-0.000 (0.017)	0.001 (0.017)
Pension-eligible member	-0.052*** (0.018)	-0.061*** (0.019)	-0.003 (0.007)	-0.004 (0.007)	-0.040*** (0.013)	-0.049*** (0.014)	-0.006 (0.006)	-0.007 (0.006)
Pension-elig. X separ. $\leq 6$ months	-0.084 (0.063)	-0.027 (0.069)	-0.027 (0.022)	-0.024 (0.023)	0.075 (0.051)	0.054 (0.052)	-0.004 (0.022)	-0.010 (0.022)
Pension-elig. X separ. 6-12 months	-0.040 (0.075)	-0.065 (0.088)	-0.042 (0.043)	-0.048 (0.042)	-0.022 (0.057)	-0.049 (0.067)	-0.037 (0.030)	-0.047 (0.031)
Num. employed men	0.015 (0.021)	-0.002 (0.020)	0.008 (0.006)	0.006 (0.006)	-0.014 (0.010)	-0.010 (0.010)	0.010*** (0.004)	0.008** (0.004)
Num. employed women	-0.008 (0.013)	-0.016 (0.015)	-0.001 (0.004)	-0.005 (0.004)	0.016 (0.013)	0.007 (0.014)	0.005 (0.005)	-0.002 (0.005)
Fixed effects	No	Yes	No	Yes	No	Yes	No	Yes
$R^2$	0.05	0.17	0.07	0.10	0.05	0.19	0.06	0.10
N	5,181	5,181	31,470	31,470	7,563	7,563	35,078	35,078

Sample includes Black Africans ages 16-59 in households that were completely matched for three consecutive waves, inverse probability weighted. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 7: Likelihood of becoming a labor force participant or school enrollee within past 6 months

Outcome: Variable	Men				Women			
	Narrow LFP (1)	(2)	Enrollment (3)	(4)	Narrow LFP (5)	(6)	Enrollment (7)	(8)
Job separation $\leq 6$ months	0.001 (0.017)	-0.003 (0.019)	0.007 (0.012)	0.003 (0.011)	0.000 (0.021)	-0.020 (0.020)	0.014 (0.011)	0.014 (0.010)
Job separation 6-12 months	0.010 (0.030)	0.015 (0.032)	0.005 (0.012)	0.004 (0.012)	-0.032 (0.022)	-0.041* (0.024)	0.010 (0.012)	0.010 (0.012)
Pension-eligible member	-0.026*** (0.009)	-0.028*** (0.009)	-0.004 (0.005)	-0.006 (0.005)	-0.010 (0.010)	-0.008 (0.010)	-0.001 (0.004)	-0.001 (0.004)
Pension-elig. X separ. $\leq 6$ months	0.039 (0.044)	0.054 (0.042)	-0.023 (0.018)	-0.019 (0.017)	-0.037 (0.039)	-0.009 (0.040)	-0.015 (0.017)	-0.014 (0.017)
Pension-elig. X separ. 6-12 months	-0.020 (0.048)	-0.007 (0.048)	-0.035*** (0.016)	-0.036*** (0.017)	0.021 (0.064)	0.037 (0.066)	0.008 (0.025)	0.008 (0.025)
Num. employed men	-0.002 (0.008)	-0.002 (0.008)	-0.000 (0.003)	-0.002 (0.003)	0.013* (0.008)	0.013 (0.008)	-0.004* (0.002)	-0.003 (0.002)
Num. employed women	-0.003 (0.007)	-0.004 (0.008)	0.001 (0.003)	0.002 (0.003)	0.005 (0.009)	0.011 (0.009)	0.009*** (0.004)	0.010*** (0.003)
Fixed effects	No	Yes	No	Yes	No	Yes	No	Yes
$R^2$	0.03	0.12	0.80	0.81	0.03	0.11	0.82	0.83
N	9,868	9,868	38,760	38,760	12,443	12,443	43,649	43,649

Sample includes Black Africans ages 16-59 in households that were completely matched for three consecutive waves, inverse probability weighted. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 8: Likelihood of working more hours or desiring more work within past 6 months (for employed household members)

Outcome: Variable	Weekly work hours		Desire more hours	
	Men (1)	Women (2)	Men (3)	Women (4)
Job separation $\leq 6$ months	-0.435 (0.927)	0.734 (1.293)	-0.009 (0.024)	0.065** (0.032)
Job separation 6-12 months	-0.405 (1.875)	-1.786 (1.794)	0.070 (0.047)	-0.013 (0.046)
Pension-eligible member	-1.223 (0.942)	-0.559 (1.066)	0.019 (0.022)	0.000 (0.023)
Pension-elig. X separ. $\leq 6$ months	-0.181 (3.224)	9.823* (5.741)	0.096 (0.121)	0.040 (0.094)
Pension-elig. X separ. 6-12 months	7.003 (8.572)	3.318 (3.184)	-0.187* (0.101)	0.018 (0.110)
Num. employed men	-0.452 (0.391)	-0.899** (0.412)	-0.042*** (0.011)	-0.025*** (0.009)
Num. employed women	-0.366 (0.382)	-0.213 (0.640)	0.001 (0.010)	-0.019 (0.015)
$R^2$	0.13	0.14	0.12	0.12
N	17,536	15,308	17,545	15,330

Sample includes Black Africans ages 16-59 in households that were completely matched for three consecutive waves, inverse probability weighted. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 9: Primary source of financial support for unemployed household members

Outcome: Variable	Hhold Member		External indiv.		Pension		Savings	
	Men (1)	Women (2)	Men (3)	Women (4)	Men (5)	Women (6)	Men (7)	Women (8)
Job separation $\leq 6$ months	0.001 (0.018)	-0.057*** (0.019)	0.050*** (0.017)	0.092*** (0.021)	0.004 (0.006)	-0.000 (0.004)	0.023*** (0.008)	0.017*** (0.007)
Job separation 6-12 months	0.052** (0.025)	0.101*** (0.028)	-0.018 (0.025)	-0.091*** (0.021)	0.004 (0.008)	-0.007 (0.006)	-0.007 (0.008)	-0.003 (0.004)
Pension-eligible member	0.206*** (0.013)	0.188*** (0.011)	-0.099*** (0.012)	-0.112*** (0.012)	0.016*** (0.006)	0.010** (0.004)	-0.012*** (0.002)	-0.002 (0.002)
Pension-elig. X separ. $\leq 6$ months	-0.007 (0.049)	-0.036 (0.044)	0.043 (0.036)	0.014 (0.038)	0.018 (0.028)	-0.004 (0.011)	-0.019** (0.008)	-0.017*** (0.007)
Pension-elig. X separ. 6-12 months	-0.081 (0.076)	-0.090 (0.069)	0.036 (0.053)	0.108 (0.067)	0.003 (0.024)	-0.018 (0.012)	-0.008 (0.011)	-0.001 (0.004)
Num. employed men	0.054*** (0.010)	0.139*** (0.007)	-0.055*** (0.007)	-0.122*** (0.007)	0.002 (0.003)	-0.008*** (0.002)	-0.002 (0.002)	-0.004*** (0.001)
Num. employed women	0.046*** (0.008)	0.024*** (0.008)	-0.052*** (0.007)	-0.056*** (0.008)	-0.004 (0.003)	-0.006*** (0.002)	-0.009*** (0.002)	0.001 (0.002)
$R^2$	0.40	0.31	0.12	0.13	0.11	0.09	0.05	0.03
N	38,760	43,649	38,760	43,649	38,760	43,649	38,760	43,649

Sample includes Black Africans ages 16-59 in households that were completely matched for three consecutive waves, inverse probability weighted. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.



Table 10: Main source of household income

Main source of income: Variable	Salaries (1)	Remittances (2)	Pensions (3)
Job separation $\leq 6$ months	-0.100*** (0.019)	0.053*** (0.013)	0.010 (0.012)
Job separation 6-12 months	-0.029 (0.025)	-0.005 (0.016)	0.011 (0.025)
Pension-eligible member	-0.195*** (0.014)	0.529*** (0.014)	-0.221*** (0.010)
Pension-elig. X separ. $\leq 6$ months	-0.052 (0.061)	-0.107* (0.055)	0.166*** (0.027)
Pension-elig. X separ. 6-12 months	-0.002 (0.072)	0.012 (0.079)	-0.031 (0.034)
Num. employed men	0.287*** (0.016)	-0.080*** (0.008)	-0.122*** (0.009)
Num. employed women	0.226*** (0.013)	-0.079*** (0.008)	-0.094*** (0.008)
$R^2$	0.33	0.29	0.20
N	37,583	37,583	37,583

Sample includes Black Africans ages 16-59 in households that were completely matched for three consecutive waves, inverse probability weighted. County fixed effects included. All waves pooled. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 11: Household characteristics

Outcome: Variable	Change in composition (1)	Num. Pensioners (2)	Reduced expenditure (3)	Food Insecurity (4)	Financial Assets (5)	Loans or Credit (6)
Job separation $\leq 6$ months	-0.044** (0.018)	-0.004 (0.005)	0.023* (0.013)	0.045*** (0.014)	-0.100*** (0.020)	-0.008 (0.020)
Job separation 6-12 months	-0.003 (0.030)	-0.002 (0.005)	0.055** (0.023)	0.031 (0.020)	-0.033 (0.028)	-0.011 (0.028)
Pension-eligible member	0.147*** (0.014)	0.904*** (0.016)	0.005 (0.011)	-0.011 (0.010)	0.044*** (0.016)	0.017 (0.015)
Pension-elig. X separ. $\leq 6$ months	-0.038 (0.057)	0.105 (0.072)	-0.066* (0.039)	0.055 (0.053)	-0.008 (0.061)	-0.037 (0.058)
Pension-elig. X separ. 6-12 months	-0.067 (0.092)	0.239 (0.158)	0.027 (0.087)	-0.072* (0.039)	-0.080 (0.081)	0.115 (0.090)
Num. employed men	-0.024* (0.012)	-0.015** (0.006)	0.015 (0.010)	-0.036*** (0.007)	0.145*** (0.019)	0.037*** (0.012)
Num. employed women	-0.081*** (0.013)	-0.019*** (0.006)	0.007 (0.010)	-0.016** (0.008)	0.099*** (0.013)	0.010 (0.013)
$R^2$	0.53	0.45	0.24	0.13	0.22	0.12
N	37,583	37,583	13,931	37,583	34,077	34,077

Sample includes Black Africans ages 16-59 in households that were completely matched for three consecutive waves, inverse probability weighted. County fixed effects included. All waves pooled. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

## 8 Appendix Tables

Table 12: Likelihood of being included in panel data (for Africans aged 16-64).

Variable	Men	Women
Urban	0.174*** (0.039)	0.103*** (0.038)
Years of primary school completed	0.018** (0.009)	0.015* (0.008)
Years of secondary school completed	0.051*** (0.014)	0.053*** (0.013)
Holds a matric qualification	-0.108* (0.060)	-0.074 (0.056)
Completed some post-matric education	0.264** (0.131)	0.137 (0.122)
Widowed	-0.218 (0.142)	-0.062 (0.061)
Divorced	-0.204* (0.108)	-0.149* (0.079)
Never married	-0.094** (0.044)	-0.119*** (0.037)
Age 15-19	-0.005 (0.105)	-0.050 (0.086)
Age 20-24	-0.343*** (0.106)	-0.372*** (0.085)
Age 25-29	-0.474*** (0.104)	-0.265*** (0.084)
Age 30-34	-0.457*** (0.103)	-0.243*** (0.083)
Age 35-39	-0.306*** (0.102)	-0.089 (0.083)
Age 40-44	-0.171* (0.102)	-0.042 (0.084)
Age 45-49	-0.107 (0.105)	0.048 (0.085)
Age 50-54	-0.044 (0.109)	0.059 (0.088)
Age 55-59	-0.132 (0.114)	0.113 (0.096)
Constant	0.102 (0.136)	0.006 (0.118)
Observations	22,922	26,279

Samples include Black Africans ages 16-59. Wave 4 only; representative of results from other survey waves. Magisterial district dummies included.  
\*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 13: Likelihood of transitioning from unemployment to employment (Men)

Variable	Sample A			Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)	
Job separation $\leq 6$ months	0.071 (0.074)	0.067 (0.078)	-0.036 (0.023)	-0.039* (0.023)	0.028 (0.052)	0.029 (0.055)	
Job separation 6-12 months	-0.016 (0.063)	-0.014 (0.063)	-0.047* (0.025)	-0.044* (0.026)	0.002 (0.056)	0.011 (0.058)	
Pension-eligible member	-0.023 (0.045)	-0.022 (0.047)	-0.051*** (0.011)	-0.053*** (0.012)	-0.076*** (0.028)	-0.075** (0.029)	
Pension-elig. X separ. $\leq 6$ months	0.118 (0.213)	0.175 (0.243)	0.034 (0.040)	0.048 (0.044)	-0.050 (0.097)	-0.045 (0.108)	
Pension-elig. X separ. 6-12 months	-0.156 (0.124)	-0.206 (0.136)	-0.013 (0.053)	-0.028 (0.055)	-0.057 (0.096)	-0.064 (0.101)	
Num. employed men	-0.089*** (0.034)	-0.088** (0.037)	0.022** (0.011)	0.027** (0.012)	-0.012 (0.026)	-0.011 (0.028)	
Num. employed women	-0.042 (0.032)	-0.051 (0.034)	-0.016* (0.009)	-0.018* (0.009)	-0.000 (0.022)	0.001 (0.023)	
Weight	Person	IPW	Person	IPW	Person	IPW	
$R^2$	0.34	0.34	0.14	0.14	0.23	0.23	
N	1,505	1,497	10,130	10,008	2,766	2,745	

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 14: Likelihood of transitioning from NEA to employment (Men)

Variable	Sample A			Sample B			Sample C		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Job separation $\leq 6$ months	-0.016 (0.016)	-0.015 (0.018)	-0.008 (0.006)	-0.007 (0.007)	-0.015 (0.013)	-0.011 (0.014)			
Job separation 6-12 months	0.001 (0.026)	-0.004 (0.026)	-0.008 (0.011)	-0.010 (0.012)	-0.002 (0.018)	0.002 (0.021)			
Pension-eligible member	0.012 (0.015)	0.011 (0.016)	0.002 (0.004)	-0.002 (0.004)	-0.007 (0.008)	-0.008 (0.009)			
Pension-elig. X separ. $\leq 6$ months	0.063 (0.072)	0.090 (0.083)	-0.001 (0.013)	0.002 (0.017)	0.004 (0.035)	-0.001 (0.038)			
Pension-elig. X separ. 6-12 months	-0.036 (0.065)	-0.038 (0.073)	-0.019 (0.023)	-0.014 (0.030)	-0.018 (0.044)	-0.026 (0.048)			
Num. employed men	-0.002 (0.010)	-0.002 (0.011)	0.007** (0.003)	0.009** (0.004)	0.002 (0.006)	0.004 (0.007)			
Num. employed women	-0.011 (0.008)	-0.015* (0.008)	-0.001 (0.002)	-0.003 (0.003)	-0.002 (0.005)	-0.003 (0.006)			
Weight	Person	IPW	Person	IPW	Person	IPW			
$R^2$	0.18	0.19	0.08	0.08	0.11	0.12			
N	6,286	6,152	65,485	58,082	13,744	13,429			

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 15: Likelihood of transitioning from unemployment to employment (Women)

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	-0.035 (0.054)	-0.048 (0.053)	-0.032* (0.017)	-0.037** (0.017)	-0.054 (0.035)	-0.063* (0.036)
Job separation 6-12 months	-0.015 (0.053)	-0.006 (0.056)	-0.026 (0.021)	-0.022 (0.022)	-0.035 (0.036)	-0.032 (0.037)
Pension-eligible member	-0.003 (0.033)	0.006 (0.034)	-0.031*** (0.008)	-0.026*** (0.009)	-0.042** (0.019)	-0.038* (0.020)
Pension-elig. X separ. $\leq 6$ months	0.002 (0.077)	-0.005 (0.076)	0.032 (0.034)	0.023 (0.034)	0.074 (0.060)	0.071 (0.058)
Pension-elig. X separ. 6-12 months	-0.001 (0.111)	-0.020 (0.107)	-0.011 (0.047)	-0.020 (0.045)	0.080 (0.086)	0.066 (0.083)
Num. employed men	0.006 (0.022)	0.009 (0.022)	-0.005 (0.007)	-0.002 (0.007)	-0.000 (0.013)	0.002 (0.013)
Num. employed women	-0.007 (0.030)	-0.002 (0.030)	0.006 (0.008)	0.008 (0.008)	0.008 (0.018)	0.010 (0.018)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.28	0.29	0.12	0.13	0.24	0.25
N	2,261	2,244	14,852	14,705	4,308	4,263

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 16: Likelihood of transitioning from NEA to employment (Women)

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	0.001 (0.020)	-0.004 (0.021)	-0.008 (0.006)	-0.010 (0.007)	-0.006 (0.014)	-0.008 (0.015)
Job separation 6-12 months	0.006 (0.022)	0.011 (0.024)	-0.015 (0.009)	-0.014 (0.011)	-0.005 (0.017)	-0.003 (0.019)
Pension-eligible member	0.011 (0.015)	0.014 (0.016)	-0.008*** (0.003)	-0.005 (0.004)	-0.005 (0.008)	-0.003 (0.008)
Pension-elig. X separ. $\leq 6$ months	-0.035 (0.036)	-0.040 (0.036)	0.002 (0.011)	-0.002 (0.013)	-0.002 (0.029)	-0.008 (0.030)
Pension-elig. X separ. 6-12 months	-0.030 (0.049)	-0.038 (0.047)	-0.005 (0.017)	-0.005 (0.023)	0.003 (0.039)	-0.005 (0.039)
Num. employed men	0.011 (0.007)	0.012 (0.008)	0.004* (0.002)	0.004 (0.002)	0.011** (0.005)	0.013** (0.005)
Num. employed women	-0.007 (0.010)	-0.002 (0.010)	-0.004 (0.003)	-0.003 (0.003)	-0.008 (0.006)	-0.005 (0.007)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.15	0.15	0.08	0.08	0.11	0.11
N	7,303	7,156	81,101	70,242	16,293	15,950

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.



Table 17: Likelihood of becoming a labor force participant (Men)

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	-0.036 (0.030)	-0.038 (0.033)	0.005 (0.014)	0.012 (0.016)	-0.006 (0.021)	-0.003 (0.023)
Job separation 6-12 months	0.022 (0.044)	0.010 (0.043)	0.003 (0.020)	-0.006 (0.020)	-0.011 (0.025)	-0.015 (0.026)
Pension-eligible member	-0.013 (0.020)	-0.015 (0.020)	-0.027*** (0.006)	-0.025*** (0.006)	-0.021 (0.013)	-0.026* (0.013)
Pension-elig. X separ. $\leq 6$ months	0.071 (0.082)	0.071 (0.090)	0.027 (0.024)	0.041 (0.031)	0.102* (0.054)	0.106* (0.058)
Pension-elig. X separ. 6-12 months	-0.025 (0.070)	-0.009 (0.071)	0.001 (0.027)	0.036 (0.031)	0.004 (0.042)	0.012 (0.042)
Num. employed men	0.013 (0.018)	0.018 (0.019)	-0.004 (0.005)	-0.005 (0.006)	-0.000 (0.010)	0.002 (0.011)
Num. employed women	0.006 (0.017)	0.008 (0.018)	0.003 (0.005)	-0.001 (0.005)	-0.003 (0.011)	-0.001 (0.012)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.24	0.26	0.08	0.08	0.15	0.16
N	2,949	2,880	23,460	19,895	5,521	5,356

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 18: Likelihood of becoming a school enrollee (Men)

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	0.007 (0.020)	0.016 (0.022)	0.002 (0.007)	0.002 (0.007)	0.007 (0.015)	0.008 (0.017)
Job separation 6-12 months	0.000 (0.011)	-0.003 (0.012)	0.012** (0.006)	-0.002 (0.009)	0.014 (0.011)	0.018 (0.014)
Pension-eligible member	-0.006 (0.010)	-0.007 (0.011)	0.004* (0.002)	0.000 (0.004)	-0.007* (0.004)	-0.010** (0.004)
Pension-elig. X separ. $\leq 6$ months	0.001 (0.033)	-0.007 (0.042)	-0.016 (0.012)	-0.018 (0.014)	-0.017 (0.019)	-0.020 (0.022)
Pension-elig. X separ. 6-12 months	-0.032 (0.023)	-0.028 (0.024)	-0.012 (0.012)	-0.007 (0.018)	-0.030** (0.015)	-0.033* (0.018)
Num. employed men	0.001 (0.007)	0.005 (0.008)	0.002 (0.002)	-0.005** (0.002)	0.007* (0.003)	0.009** (0.004)
Num. employed women	-0.005 (0.005)	-0.007 (0.006)	0.004*** (0.001)	0.001 (0.002)	0.002 (0.002)	0.002 (0.003)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.77	0.80	0.58	0.77	0.79	0.82
N	6,343	6,171	126,500	69,840	16,997	16,547

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 19: Likelihood of becoming a labor force participant (Women)

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	-0.006 (0.035)	-0.011 (0.036)	-0.005 (0.014)	-0.001 (0.016)	-0.002 (0.025)	0.001 (0.027)
Job separation 6-12 months	-0.038 (0.030)	-0.049* (0.029)	-0.032** (0.014)	-0.037** (0.015)	-0.031 (0.030)	-0.040 (0.030)
Pension-eligible member	-0.007 (0.022)	-0.004 (0.023)	-0.029*** (0.005)	-0.020*** (0.006)	-0.008 (0.013)	-0.010 (0.014)
Pension-elig. X separ. $\leq 6$ months	-0.054 (0.059)	-0.056 (0.060)	0.000 (0.019)	-0.003 (0.025)	-0.034 (0.050)	-0.037 (0.057)
Pension-elig. X separ. 6-12 months	-0.025 (0.043)	-0.019 (0.044)	0.022 (0.021)	0.034 (0.031)	0.003 (0.061)	0.020 (0.066)
Num. employed men	0.022 (0.015)	0.019 (0.015)	0.010** (0.004)	0.008 (0.005)	0.016 (0.011)	0.014 (0.011)
Num. employed women	-0.001 (0.014)	0.003 (0.015)	-0.005 (0.005)	-0.002 (0.006)	-0.010 (0.010)	-0.010 (0.010)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.21	0.21	0.08	0.08	0.14	0.14
N	3,606	3,511	32,948	26,705	7,194	6,990

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 20: Likelihood of becoming a school enrollee (Women)

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	0.002 (0.010)	0.007 (0.013)	-0.002 (0.004)	-0.000 (0.007)	-0.003 (0.006)	-0.006 (0.008)
Job separation 6-12 months	-0.023** (0.010)	-0.028** (0.012)	0.022*** (0.007)	0.012 (0.010)	-0.002 (0.008)	-0.007 (0.011)
Pension-eligible member	-0.000 (0.008)	0.002 (0.010)	0.005** (0.002)	-0.007** (0.003)	-0.002 (0.003)	-0.005 (0.003)
Pension-elig. X separ. $\leq 6$ months	-0.018 (0.016)	-0.025 (0.020)	-0.001 (0.008)	-0.008 (0.011)	0.001 (0.013)	0.008 (0.018)
Pension-elig. X separ. 6-12 months	0.041 (0.033)	0.056 (0.048)	-0.021* (0.011)	-0.011 (0.016)	0.018 (0.020)	0.038 (0.033)
Num. employed men	-0.009** (0.004)	-0.010** (0.005)	-0.002* (0.001)	-0.002 (0.002)	0.000 (0.002)	0.001 (0.003)
Num. employed women	-0.014** (0.007)	-0.020** (0.008)	0.011*** (0.002)	0.008*** (0.002)	0.005* (0.003)	0.004 (0.004)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.83	0.84	0.63	0.81	0.84	0.85
N	7,357	7,177	144,656	84,483	20,287	19,824

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 21: Weekly hours of work (Men)

Variable	Sample A			Sample B			Sample C		
	(1)	(2)	(3)	(4)	(5)	(6)			
Job separation $\leq 6$ months	3.617* (1.967)	3.951** (1.953)	-0.184 (0.773)	-0.304 (0.812)	0.289 (1.281)	0.301 (1.270)			
Job separation 6-12 months	-1.597 (2.645)	-0.779 (2.716)	-1.056 (1.144)	-0.891 (1.123)	-0.406 (2.029)	-0.091 (2.026)			
Pension-eligible member	0.147 (2.043)	0.623 (2.087)	-0.055 (0.574)	-0.246 (0.610)	-0.206 (1.347)	-0.213 (1.372)			
Pension-elig. X separ. $\leq 6$ months	-1.697 (10.324)	-3.446 (9.373)	0.860 (1.965)	-1.356 (2.014)	-4.684 (3.731)	-4.838 (3.717)			
Pension-elig. X separ. 6-12 months	-7.473* (4.162)	-9.300** (4.211)	2.675 (3.425)	2.385 (3.669)	15.196 (10.402)	14.925 (11.138)			
Num. employed men	-1.216 (1.028)	-1.434 (1.002)	-0.029 (0.347)	0.019 (0.353)	-0.453 (0.676)	-0.446 (0.682)			
Num. employed women	-1.880** (0.906)	-1.954** (0.890)	0.105 (0.298)	-0.055 (0.305)	-0.531 (0.568)	-0.585 (0.580)			
Weight	Person	IPW	Person	IPW	Person	IPW			
$R^2$	0.33	0.34	0.14	0.12	0.19	0.19			
N	2,844	2,802	28,737	27,649	7,398	7,314			

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 22: Weekly hours of work (Women)

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	0.677 (2.363)	0.802 (2.437)	-0.002 (1.027)	0.070 (1.086)	-0.249 (1.729)	-0.432 (1.808)
Job separation 6-12 months	-2.333 (2.234)	-2.733 (2.269)	-0.801 (1.157)	-1.038 (1.152)	-2.604 (2.342)	-2.913 (2.423)
Pension-eligible member	-2.413 (2.711)	-2.449 (2.798)	-0.106 (0.542)	-0.375 (0.582)	-1.506 (1.699)	-1.688 (1.888)
Pension-elig. X separ. $\leq 6$ months	2.022 (4.131)	2.242 (4.235)	4.866** (2.252)	5.492** (2.426)	16.352 (11.333)	15.553 (11.360)
Pension-elig. X separ. 6-12 months	-1.342 (5.632)	-1.309 (5.492)	4.438 (3.490)	3.565 (3.034)	10.140** (4.421)	10.820** (4.557)
Num. employed men	-1.620* (0.926)	-1.618 (0.984)	-0.364 (0.315)	-0.343 (0.326)	-1.169** (0.557)	-1.078* (0.588)
Num. employed women	-1.333 (1.461)	-1.207 (1.469)	-0.338 (0.455)	-0.382 (0.448)	0.020 (0.885)	0.137 (0.873)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.31	0.32	0.12	0.12	0.19	0.19
N	2,646	2,614	26,382	25,551	7,027	6,957

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 23: Likelihood of desiring more weekly hours of work (Men)

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	-0.012 (0.043)	-0.013 (0.043)	0.006 (0.021)	0.002 (0.022)	-0.017 (0.032)	-0.020 (0.033)
Job separation 6-12 months	0.059 (0.058)	0.046 (0.057)	0.025 (0.030)	0.019 (0.029)	0.068 (0.050)	0.062 (0.052)
Pension-eligible member	0.007 (0.050)	0.013 (0.049)	0.004 (0.013)	0.006 (0.014)	0.065* (0.035)	0.071** (0.035)
Pension-elig. X separ. $\leq 6$ months	0.456** (0.231)	0.510** (0.223)	-0.010 (0.049)	0.000 (0.058)	0.245 (0.151)	0.271* (0.155)
Pension-elig. X separ. 6-12 months	-0.091 (0.092)	-0.102 (0.091)	-0.076 (0.065)	-0.067 (0.066)	-0.226** (0.110)	-0.232** (0.102)
Num. employed men	-0.038* (0.023)	-0.058** (0.026)	-0.019** (0.008)	-0.024*** (0.008)	-0.034* (0.017)	-0.044*** (0.017)
Num. employed women	-0.004 (0.020)	-0.005 (0.020)	-0.008 (0.007)	-0.006 (0.007)	0.000 (0.014)	0.002 (0.014)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.26	0.27	0.09	0.10	0.16	0.16
N	2,845	2,803	28,763	27,673	7,398	7,315

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 24: Likelihood of desiring more weekly hours of work (Women)

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	0.034 (0.069)	0.036 (0.069)	0.028 (0.022)	0.028 (0.023)	0.034 (0.042)	0.035 (0.043)
Job separation 6-12 months	-0.083 (0.061)	-0.087 (0.062)	-0.019 (0.030)	-0.015 (0.030)	-0.059 (0.055)	-0.065 (0.056)
Pension-eligible member	-0.073 (0.054)	-0.074 (0.055)	-0.024** (0.011)	-0.021* (0.012)	0.049 (0.038)	0.053 (0.041)
Pension-elig. X separ. $\leq 6$ months	0.347 (0.310)	0.347 (0.308)	-0.021 (0.038)	-0.010 (0.045)	-0.053 (0.114)	-0.053 (0.118)
Pension-elig. X separ. 6-12 months	-0.145 (0.125)	-0.121 (0.123)	-0.031 (0.046)	-0.034 (0.049)	-0.051 (0.126)	-0.037 (0.131)
Num. employed men	-0.009 (0.023)	-0.017 (0.023)	-0.018*** (0.006)	-0.017** (0.007)	-0.020 (0.013)	-0.020 (0.013)
Num. employed women	-0.028 (0.038)	-0.025 (0.038)	-0.002 (0.009)	-0.000 (0.010)	-0.030 (0.023)	-0.032 (0.024)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.25	0.25	0.09	0.09	0.16	0.16
N	2,649	2,617	26,432	25,599	7,042	6,972

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.



Table 25: Primary source of financial support for unemployed household members: household member (Men)

Variable	Sample A			Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)	
Job separation $\leq 6$ months	-0.034 (0.028)	-0.037 (0.029)	-0.003 (0.008)	0.001 (0.013)	-0.026 (0.021)	-0.015 (0.022)	
Job separation 6-12 months	0.080*** (0.031)	0.095*** (0.032)	0.016 (0.011)	0.047*** (0.018)	0.022 (0.026)	0.025 (0.027)	
Pension-eligible member	0.219*** (0.025)	0.231*** (0.026)	0.081*** (0.005)	0.156*** (0.008)	0.195*** (0.017)	0.206*** (0.019)	
Pension-elig. X separ. $\leq 6$ months	-0.157 (0.106)	-0.202* (0.116)	-0.026 (0.016)	-0.031 (0.031)	0.025 (0.060)	0.009 (0.066)	
Pension-elig. X separ. 6-12 months	-0.091 (0.107)	-0.120 (0.122)	-0.045** (0.021)	-0.070* (0.039)	-0.050 (0.073)	-0.063 (0.079)	
Num. employed men	0.109*** (0.022)	0.112*** (0.023)	0.037*** (0.004)	0.036*** (0.007)	0.057*** (0.014)	0.056*** (0.015)	
Num. employed women	0.085*** (0.014)	0.089*** (0.014)	0.015*** (0.003)	0.036*** (0.005)	0.048*** (0.010)	0.049*** (0.011)	
Weight	Person	IPW	Person	IPW	Person	IPW	
$R^2$	0.53	0.54	0.34	0.38	0.45	0.45	
N	6,343	6,171	126,500	69,840	16,997	16,547	

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 26: Primary source of financial support for unemployed household members: household member (Women)

Variable	Sample A			Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)	
Job separation $\leq 6$ months	-0.083** (0.037)	-0.090** (0.038)	-0.011 (0.008)	-0.026* (0.014)	-0.070** (0.027)	-0.073** (0.029)	
Job separation 6-12 months	0.102*** (0.036)	0.113*** (0.039)	0.032*** (0.012)	0.070*** (0.020)	0.115*** (0.032)	0.128*** (0.033)	
Pension-eligible member	0.230*** (0.023)	0.229*** (0.023)	0.080*** (0.004)	0.117*** (0.007)	0.198*** (0.016)	0.201*** (0.016)	
Pension-elig. X separ. $\leq 6$ months	0.011 (0.072)	0.022 (0.074)	-0.056*** (0.016)	-0.032 (0.025)	-0.047 (0.058)	-0.017 (0.056)	
Pension-elig. X separ. 6-12 months	-0.048 (0.088)	-0.038 (0.091)	-0.025 (0.022)	-0.071** (0.035)	-0.158* (0.089)	-0.129 (0.088)	
Num. employed men	0.171*** (0.014)	0.171*** (0.015)	0.062*** (0.003)	0.102*** (0.005)	0.136*** (0.010)	0.131*** (0.010)	
Num. employed women	0.101*** (0.017)	0.101*** (0.018)	0.017*** (0.003)	0.014*** (0.005)	0.051*** (0.011)	0.050*** (0.012)	
Weight	Person	IPW	Person	IPW	Person	IPW	
$R^2$	0.44	0.45	0.33	0.30	0.36	0.36	
N	7,357	7,177	144,656	84,483	20,287	19,824	

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 27: Primary source of financial support for unemployed household members: external individual (Men)

Variable	Sample A			Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)	
Job separation $\leq 6$ months	0.055** (0.027)	0.055** (0.028)	0.006 (0.008)	0.024** (0.012)	0.057** (0.022)	0.060*** (0.023)	
Job separation 6-12 months	-0.001 (0.034)	-0.005 (0.036)	-0.018 (0.012)	-0.030* (0.018)	0.000 (0.030)	-0.000 (0.030)	
Pension-eligible member	-0.107*** (0.022)	-0.112*** (0.023)	-0.035*** (0.006)	-0.062*** (0.009)	-0.076*** (0.017)	-0.083*** (0.017)	
Pension-elig. X separ. $\leq 6$ months	0.061 (0.062)	0.038 (0.061)	0.028 (0.018)	0.026 (0.024)	-0.003 (0.039)	-0.013 (0.039)	
Pension-elig. X separ. 6-12 months	0.137 (0.091)	0.150 (0.093)	-0.002 (0.024)	0.003 (0.031)	-0.043 (0.051)	-0.058 (0.052)	
Num. employed men	-0.068*** (0.015)	-0.073*** (0.015)	-0.019*** (0.005)	-0.034*** (0.006)	-0.047*** (0.010)	-0.048*** (0.010)	
Num. employed women	-0.069*** (0.013)	-0.067*** (0.014)	-0.028*** (0.004)	-0.043*** (0.005)	-0.050*** (0.009)	-0.050*** (0.009)	
Weight	Person	IPW	Person	IPW	Person	IPW	
$R^2$	0.26	0.27	0.08	0.08	0.15	0.16	
N	6,343	6,171	126,500	69,840	16,997	16,547	

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 28: Primary source of financial support for unemployed household members: external individual (Women)

Variable	Sample A			Sample B			Sample C		
	(1)	(2)	(3)	(4)	(5)	(6)			
Job separation $\leq 6$ months	0.109*** (0.035)	0.120*** (0.038)	0.022** (0.010)	0.054*** (0.014)	0.098*** (0.030)	0.107*** (0.033)			
Job separation 6-12 months	-0.090*** (0.026)	-0.095*** (0.027)	-0.055*** (0.012)	-0.074*** (0.017)	-0.086*** (0.025)	-0.093*** (0.025)			
Pension-eligible member	-0.152*** (0.021)	-0.160*** (0.021)	-0.068*** (0.006)	-0.106*** (0.008)	-0.105*** (0.016)	-0.115*** (0.016)			
Pension-elig. X separ. $\leq 6$ months	0.067 (0.070)	0.070 (0.076)	0.041** (0.020)	0.029 (0.027)	-0.015 (0.044)	0.001 (0.047)			
Pension-elig. X separ. 6-12 months	0.170* (0.093)	0.179* (0.095)	0.055* (0.028)	0.058 (0.035)	0.084 (0.074)	0.102 (0.077)			
Num. employed men	-0.178*** (0.013)	-0.180*** (0.014)	-0.061*** (0.004)	-0.091*** (0.006)	-0.122*** (0.009)	-0.122*** (0.009)			
Num. employed women	-0.066*** (0.014)	-0.068*** (0.015)	-0.024*** (0.004)	-0.036*** (0.006)	-0.053*** (0.010)	-0.052*** (0.011)			
Weight	Person	IPW	Person	IPW	Person	IPW			
$R^2$	0.28	0.30	0.09	0.09	0.16	0.17			
N	7,357	7,177	144,656	84,483	20,287	19,824			

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 29: Primary source of financial support for unemployed household members: savings (Men)

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	0.035** (0.014)	0.039** (0.015)	0.007*** (0.002)	0.015*** (0.005)	0.025** (0.012)	0.026** (0.012)
Job separation 6-12 months	-0.005 (0.011)	-0.007 (0.011)	-0.001 (0.003)	-0.002 (0.005)	0.001 (0.011)	-0.001 (0.012)
Pension-eligible member	-0.005 (0.006)	-0.007 (0.007)	-0.007*** (0.001)	-0.009*** (0.002)	-0.010*** (0.004)	-0.011*** (0.004)
Pension-elig. X separ. $\leq 6$ months	-0.056** (0.025)	-0.053** (0.025)	-0.003 (0.005)	-0.006 (0.008)	-0.021 (0.013)	-0.021 (0.013)
Pension-elig. X separ. 6-12 months	-0.012 (0.021)	-0.009 (0.020)	-0.003 (0.005)	-0.006 (0.007)	-0.007 (0.014)	-0.005 (0.014)
Num. employed men	0.000 (0.006)	-0.002 (0.008)	-0.002** (0.001)	-0.003** (0.001)	-0.000 (0.004)	0.000 (0.004)
Num. employed women	-0.013*** (0.005)	-0.014*** (0.005)	-0.002*** (0.001)	-0.005*** (0.001)	-0.007** (0.003)	-0.008** (0.003)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.13	0.13	0.04	0.05	0.07	0.07
N	6,343	6,171	126,500	69,840	16,997	16,547

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 30: Primary source of financial support for unemployed household members: savings (Women)

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	0.005* (0.002)	0.005* (0.003)	0.005** (0.002)	0.009** (0.004)	0.003 (0.005)	0.004 (0.006)
Job separation 6-12 months	-0.003 (0.005)	-0.003 (0.005)	-0.001 (0.001)	-0.001 (0.002)	-0.003 (0.005)	-0.003 (0.005)
Pension-eligible member	-0.006** (0.002)	-0.006** (0.002)	-0.002*** (0.001)	-0.003*** (0.001)	-0.001 (0.002)	-0.001 (0.002)
Pension-elig. X separ. $\leq 6$ months	0.005 (0.005)	0.005 (0.005)	-0.003 (0.003)	-0.009** (0.004)	-0.003 (0.006)	-0.005 (0.007)
Pension-elig. X separ. 6-12 months	-0.001 (0.009)	-0.005 (0.012)	0.003 (0.004)	-0.004 (0.003)	-0.001 (0.006)	-0.003 (0.006)
Num. employed men	-0.008*** (0.002)	-0.008*** (0.003)	-0.002*** (0.000)	-0.004*** (0.001)	-0.005*** (0.002)	-0.004*** (0.001)
Num. employed women	-0.001 (0.003)	-0.002 (0.003)	0.000 (0.001)	0.001 (0.001)	0.000 (0.002)	0.000 (0.002)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.11	0.11	0.02	0.02	0.05	0.05
N	7,357	7,177	144,656	84,483	20,287	19,824

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 31: Primary source of financial support for unemployed household members: pension income (Men)

Variable	Sample A			Sample B			Sample C		
	(1)	(2)	(3)	(4)	(5)	(6)			
Job separation $\leq 6$ months	-0.024*** (0.007)	-0.025*** (0.008)	0.001 (0.002)	-0.004 (0.004)	0.011 (0.011)	0.010 (0.011)			
Job separation 6-12 months	0.006 (0.010)	0.006 (0.011)	0.001 (0.004)	0.004 (0.006)	0.002 (0.008)	0.001 (0.008)			
Pension-eligible member	0.014 (0.008)	0.012 (0.009)	0.040*** (0.003)	0.014*** (0.004)	0.018*** (0.007)	0.017*** (0.007)			
Pension-elig. X separ. $\leq 6$ months	0.043 (0.029)	0.025 (0.020)	0.003 (0.008)	0.011 (0.014)	-0.002 (0.033)	-0.001 (0.042)			
Pension-elig. X separ. 6-12 months	0.026 (0.029)	0.034 (0.033)	0.002 (0.010)	-0.019 (0.013)	-0.025 (0.019)	-0.025 (0.019)			
Num. employed men	0.008 (0.006)	0.009* (0.006)	0.007*** (0.001)	0.006*** (0.002)	0.006 (0.003)	0.007* (0.004)			
Num. employed women	0.006 (0.005)	0.006 (0.005)	-0.008*** (0.001)	-0.007*** (0.002)	-0.001 (0.004)	-0.001 (0.004)			
Weight	Person	IPW	Person	IPW	Person	IPW			
$R^2$	0.22	0.23	0.41	0.12	0.16	0.17			
N	6,343	6,171	126,500	69,840	16,997	16,547			

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 32: Primary source of financial support for unemployed household members: pension income (Women)

Variable	Sample A			Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)	
Job separation $\leq 6$ months	0.004 (0.007)	0.004 (0.007)	0.008*** (0.002)	0.005 (0.004)	0.009 (0.006)	0.010 (0.006)	
Job separation 6-12 months	0.003 (0.009)	0.003 (0.009)	0.005 (0.003)	-0.009* (0.005)	0.001 (0.008)	-0.001 (0.008)	
Pension-eligible member	0.012 (0.010)	0.011 (0.011)	0.065*** (0.002)	0.060*** (0.004)	0.013** (0.006)	0.012* (0.006)	
Pension-elig. X separ. $\leq 6$ months	-0.003 (0.015)	-0.003 (0.015)	-0.012 (0.008)	-0.015 (0.012)	-0.019 (0.013)	-0.017 (0.013)	
Pension-elig. X separ. 6-12 months	-0.017 (0.024)	-0.017 (0.023)	0.017 (0.012)	0.032* (0.019)	-0.026 (0.016)	-0.024 (0.016)	
Num. employed men	-0.012*** (0.004)	-0.014*** (0.004)	-0.010*** (0.001)	-0.009*** (0.002)	-0.011*** (0.003)	-0.011*** (0.003)	
Num. employed women	-0.001 (0.004)	-0.001 (0.004)	0.006*** (0.001)	-0.007*** (0.002)	-0.008*** (0.003)	-0.009*** (0.003)	
Weight	Person	IPW	Person	IPW	Person	IPW	
$R^2$	0.18	0.18	0.58	0.31	0.10	0.11	
N	7,357	7,177	144,656	84,483	20,287	19,824	

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Standard errors are clustered by household. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.



Table 33: Main source of household income: salaries

Variable	Sample A			Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)	
Job separation $\leq 6$ months	-0.102*** (0.015)	-0.089*** (0.015)	-0.203*** (0.058)	-0.149*** (0.029)	-0.152*** (0.062)	-0.156*** (0.032)	
Job separation 6-12 months	-0.003 (0.018)	-0.018 (0.019)	0.016 (0.048)	-0.025 (0.030)	0.030 (0.059)	-0.019 (0.030)	
Pension-eligible member	-0.150*** (0.008)	-0.187*** (0.008)	-0.086 (0.089)	-0.215*** (0.024)	-0.220* (0.131)	-0.245*** (0.031)	
Pension-elig. X separ. $\leq 6$ months	-0.077*** (0.029)	-0.078** (0.033)	-0.026 (0.166)	-0.118 (0.087)	-0.030 (0.090)	-0.030 (0.090)	
Pension-elig. X separ. 6-12 months	0.019 (0.034)	0.016 (0.039)		-0.003 (0.078)	0.133 (0.097)	0.133 (0.097)	
Num. employed men	0.249*** (0.010)	0.226*** (0.011)	0.319*** (0.035)	0.347*** (0.021)	0.280*** (0.044)	0.293*** (0.031)	
Num. employed women	0.182*** (0.008)	0.192*** (0.009)	0.210*** (0.038)	0.213*** (0.020)	0.199*** (0.050)	0.224*** (0.025)	
Weight	Person	IPW	Person	IPW	Person	IPW	
$R^2$	0.33	0.31	0.44	0.41	0.56	0.50	
N	75,029	70,832	4,506	12,539	2,244	5,627	

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 34: Main source of household income: pensions

Variable	Sample A			Sample B			Sample C		
	(1)	(2)	(3)	(4)	(5)	(6)			
Job separation $\leq 6$ months	0.064*** (0.010)	0.062*** (0.010)	0.023 (0.026)	0.051** (0.020)	0.016 (0.029)	0.034* (0.019)			
Job separation 6-12 months	-0.015 (0.012)	-0.000 (0.013)	0.001 (0.027)	0.000 (0.022)	-0.044 (0.031)	0.028 (0.022)			
Pension-eligible member	0.407*** (0.009)	0.467*** (0.010)	0.319*** (0.105)	0.548*** (0.026)	0.264 (0.162)	0.575*** (0.037)			
Pension-elig. X separ. $\leq 6$ months	-0.009 (0.027)	-0.014 (0.031)	-0.332 (0.222)	-0.005 (0.080)		0.092 (0.105)			
Pension-elig. X separ. 6-12 months	-0.002 (0.036)	0.001 (0.040)		0.053 (0.094)		-0.104 (0.127)			
Num. employed men	-0.101*** (0.007)	-0.092*** (0.007)	-0.063*** (0.014)	-0.104*** (0.012)	-0.062*** (0.023)	-0.110*** (0.019)			
Num. employed women	-0.091*** (0.006)	-0.099*** (0.007)	-0.074*** (0.019)	-0.068*** (0.012)	-0.054** (0.026)	-0.100*** (0.017)			
Weight	Person	IPW	Person	IPW	Person	IPW			
$R^2$	0.39	0.32	0.33	0.38	0.43	0.49			
N	75,029	70,832	4,506	12,539	2,244	5,627			

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 35: Main source of household income: remittances

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	0.016 (0.010)	0.010 (0.009)	0.097** (0.040)	0.033* (0.020)	0.114** (0.048)	0.073*** (0.023)
Job separation 6-12 months	-0.012 (0.015)	-0.001 (0.016)	-0.043 (0.042)	0.000 (0.031)	-0.035 (0.054)	-0.025 (0.027)
Pension-eligible member	-0.133*** (0.006)	-0.165*** (0.007)	-0.090 (0.058)	-0.245*** (0.017)	0.069 (0.150)	-0.256*** (0.022)
Pension-elig. X separ. $\leq 6$ months	0.079*** (0.015)	0.079*** (0.014)	0.300*** (0.096)	0.116*** (0.036)	0.015 (0.050)	0.015 (0.050)
Pension-elig. X separ. 6-12 months	0.009 (0.027)	0.004 (0.029)	0.004 (0.029)	-0.016 (0.050)	0.015 (0.060)	0.015 (0.060)
Num. employed men	-0.113*** (0.005)	-0.099*** (0.005)	-0.147*** (0.023)	-0.164*** (0.015)	-0.165*** (0.031)	-0.153*** (0.018)
Num. employed women	-0.071*** (0.006)	-0.069*** (0.006)	-0.084*** (0.030)	-0.097*** (0.014)	-0.143*** (0.042)	-0.117*** (0.018)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.18	0.16	0.39	0.28	0.50	0.38
N	75,029	70,832	4,506	12,539	2,244	5,627

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 36: Change in household composition

Variable	Sample A		Sample B	
	(1)	(2)	(3)	(4)
Job separation $\leq 6$ months	-0.043*** (0.015)	-0.025* (0.015)	0.028 (0.053)	-0.051** (0.024)
Job separation 6-12 months	0.013 (0.017)	0.019 (0.019)	0.008 (0.052)	-0.042 (0.033)
Pension-eligible member	0.120*** (0.007)	0.121*** (0.008)	0.311*** (0.101)	0.150*** (0.023)
Pension-elig. X separ. $\leq 6$ months	0.044* (0.024)	0.024 (0.026)	0.468*** (0.139)	-0.132** (0.064)
Pension-elig. X separ. 6-12 months	0.005 (0.030)	-0.002 (0.035)		0.041 (0.120)
Num. employed men	-0.011 (0.007)	0.016** (0.008)	-0.015 (0.036)	-0.007 (0.020)
Num. employed women	-0.032*** (0.007)	-0.022*** (0.009)	0.029 (0.035)	-0.092*** (0.018)
Weight	Person	IPW	Person	IPW
$R^2$	0.26	0.27	0.58	0.52
N	75,029	70,832	4,506	12,539

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 37: Number of pension-aged household members

Variable	Sample A		Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)
Job separation $\leq 6$ months	0.013 (0.010)	0.006 (0.009)	-0.000 (0.001)	0.006 (0.006)	-0.000 (0.002)	-0.004 (0.006)
Job separation 6-12 months	0.003 (0.011)	0.002 (0.012)	-0.004 (0.002)	0.007 (0.008)	-0.001 (0.003)	0.002 (0.008)
Pension-eligible member	0.720*** (0.010)	0.924*** (0.012)	0.004 (0.018)	0.919*** (0.027)	0.025 (0.053)	1.027*** (0.019)
Pension-elig. X separ. $\leq 6$ months	0.071** (0.030)	0.069* (0.039)	0.001 (0.017)	0.103 (0.077)	-0.055 (0.101)	-0.055 (0.101)
Pension-elig. X separ. 6-12 months	0.010 (0.045)	-0.017 (0.061)		0.197** (0.089)		0.015 (0.043)
Num. employed men	-0.006 (0.006)	-0.002 (0.008)	-0.003 (0.002)	-0.014 (0.010)	-0.002 (0.003)	0.000 (0.008)
Num. employed women	-0.037*** (0.006)	-0.052*** (0.006)	-0.001 (0.003)	-0.018* (0.009)	-0.003 (0.005)	-0.009 (0.010)
Weight	Person	IPW	Person	IPW	Person	IPW
$R^2$	0.57	0.45	0.17	0.59	0.22	0.87
N	75,029	70,832	4,506	12,539	2,244	5,627

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 38: Household total expenditure in a lower bracket than previous 6 months

Variable	Sample A			Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)	
Job separation $\leq 6$ months	0.009 (0.010)	0.014 (0.011)	-0.007 (0.051)	-0.020 (0.019)	0.030 (0.061)	0.016 (0.026)	
Job separation 6-12 months	0.045*** (0.016)	0.045*** (0.016)	0.016 (0.065)	0.065** (0.032)	0.002 (0.057)	0.064** (0.030)	
Pension-eligible member	-0.001 (0.006)	-0.007 (0.006)	-0.021 (0.200)	-0.021 (0.016)	-0.148 (0.165)	0.014 (0.022)	
Pension-elig. X separ. $\leq 6$ months	0.021 (0.025)	0.027 (0.028)		-0.015 (0.066)		-0.104 (0.092)	
Pension-elig. X separ. 6-12 months	0.004 (0.033)	-0.010 (0.034)		0.061 (0.103)		-0.016 (0.093)	
Num. employed men	0.010* (0.005)	0.011* (0.006)	0.085** (0.039)	0.014 (0.016)	0.021 (0.042)	0.032* (0.019)	
Num. employed women	0.005 (0.006)	0.001 (0.006)	0.060 (0.044)	0.025 (0.017)	0.025 (0.047)	0.042* (0.022)	
Weight	Person	IPW	Person	IPW	Person	IPW	
$R^2$	0.21	0.22	0.35	0.27	0.38	0.28	
N	30,222	27,794	2,178	6,336	1,874	4,830	

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 39: Household reports problems satisfying household food needs often or always in the past year

Variable	Sample A			Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)	
Job separation $\leq 6$ months	0.035*** (0.011)	0.033*** (0.010)	0.003 (0.037)	0.027 (0.021)	-0.009 (0.041)	0.027 (0.025)	
Job separation 6-12 months	0.016 (0.014)	0.033** (0.015)	0.006 (0.044)	0.037 (0.022)	-0.022 (0.045)	0.035* (0.021)	
Pension-eligible member	-0.002 (0.007)	-0.011 (0.007)	0.044 (0.098)	-0.005 (0.015)	-0.131* (0.072)	-0.055** (0.022)	
Pension-elig. X separ. $\leq 6$ months	-0.031 (0.020)	-0.029 (0.021)	0.084 (0.123)	-0.019 (0.049)	0.080 (0.080)	0.080 (0.080)	
Pension-elig. X separ. 6-12 months	-0.014 (0.028)	-0.018 (0.029)		-0.116** (0.045)		-0.024 (0.052)	
Num. employed men	-0.039*** (0.006)	-0.033*** (0.006)	-0.059*** (0.020)	-0.040*** (0.013)	-0.059*** (0.027)	-0.059*** (0.013)	
Num. employed women	-0.011* (0.005)	-0.015*** (0.006)	-0.004 (0.023)	-0.003 (0.013)	-0.060* (0.036)	-0.034** (0.017)	
Weight	Person	IPW	Person	IPW	Person	IPW	
$R^2$	0.11	0.11	0.34	0.20	0.48	0.30	
N	75,029	70,832	4,506	12,539	2,244	5,627	

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.

Table 40: Any household member reported owning any kind of financial assets

Variable	Sample A			Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)	
Job separation $\leq 6$ months	-0.079*** (0.014)	-0.064*** (0.015)	-0.160** (0.063)	-0.087*** (0.033)	-0.115 (0.092)	-0.096*** (0.037)	
Job separation 6-12 months	-0.007 (0.019)	-0.018 (0.021)	-0.045 (0.063)	-0.079** (0.035)	-0.040 (0.072)	-0.095** (0.038)	
Pension-eligible member	0.018** (0.009)	0.039*** (0.010)	-0.028 (0.114)	0.068** (0.029)	-0.136 (0.161)	0.048 (0.038)	
Pension-elig. X separ. $\leq 6$ months	-0.017 (0.029)	-0.038 (0.033)	-1.115*** (0.166)	-0.175* (0.092)		-0.147 (0.128)	
Pension-elig. X separ. 6-12 months	0.014 (0.039)	0.006 (0.042)		0.011 (0.120)		-0.105 (0.121)	
Num. employed men	0.140*** (0.008)	0.131*** (0.010)	0.174*** (0.043)	0.182*** (0.022)	0.211*** (0.048)	0.211*** (0.028)	
Num. employed women	0.069*** (0.008)	0.074*** (0.009)	0.104*** (0.037)	0.110*** (0.021)	0.185*** (0.052)	0.117*** (0.027)	
Weight	Person	IPW	Person	IPW	Person	IPW	
$R^2$	0.18	0.19	0.42	0.28	0.51	0.36	
N	68,909	65,039	4,189	11,820	2,239	5,617	

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.



Table 41: Any household member reported receiving cash loans or buying on credit in the last year

Variable	Sample A			Sample B		Sample C	
	(1)	(2)	(3)	(4)	(5)	(6)	
Job separation $\leq 6$ months	-0.009 (0.014)	-0.009 (0.015)	-0.024 (0.056)	-0.046 (0.030)	0.086 (0.079)	-0.033 (0.038)	
Job separation 6-12 months	0.032 (0.020)	0.013 (0.021)	-0.056 (0.065)	0.006 (0.036)	-0.031 (0.075)	0.036 (0.038)	
Pension-eligible member	0.017* (0.009)	0.009 (0.009)	-0.045 (0.103)	0.028 (0.023)	-0.250** (0.109)	-0.025 (0.032)	
Pension-elig. X separ. $\leq 6$ months	0.049* (0.029)	0.064* (0.033)	-0.210 (0.383)	0.001 (0.087)	0.054 (0.145)	0.054 (0.145)	
Pension-elig. X separ. 6-12 months	0.028 (0.040)	0.045 (0.043)	0.136 (0.113)	0.136 (0.113)	0.171 (0.158)	0.171 (0.158)	
Num. employed men	0.010 (0.007)	0.002 (0.008)	0.003 (0.038)	0.068*** (0.021)	0.043 (0.044)	0.051* (0.027)	
Num. employed women	0.015** (0.007)	0.015* (0.008)	0.056 (0.039)	0.000 (0.020)	0.082 (0.061)	0.003 (0.030)	
Weight	Person	IPW	Person	IPW	Person	IPW	
$R^2$	0.10	0.10	0.23	0.16	0.35	0.23	
N	68,909	65,039	4,189	11,820	2,239	5,617	

Samples include Black Africans ages 16-59. Sample A: less restrictive sample of individuals in households where at least 50 percent of the household is matched, Sample B: more restrictive sample of individuals in households that are fully matched for three consecutive waves, Sample C: "stayers" who are in at least 4 panel waves. County fixed effects included. All waves pooled. Specifications also include additional controls noted in text. \*\*\* - Significant at the 1% level, \*\* - 5% level, \* - 10% level.