Published in final edited form as:

AEA Pap Proc. 2019 May ; 109: 344–349. doi:10.1257/pandp.20191079.

A Well-Being Snapshot in a Changing World

Daniel J. Benjamin,

Center for Economic and Social Research, University of Southern California, 635 Downey Way, Suite 312, Dauterive Hall, Los Angeles, CA 90089, and NBER

Kristen B. Cooper,

Department of Economics and Business, Gordon College, 255 Grapevine Road, Wenham, MA 01984

Ori Heffetz,

Department of Economics and Federmann Center for the Study of Rationality, The Hebrew University of Jerusalem, S.C. Johnson Graduate School of Management, Cornell University, 324 Sage Hall, Ithaca, NY 14853, and NBER

Miles Kimball*

Department of Economics, University of Colorado Boulder, 256 UCB, Boulder, CO, 80309, and NBER

Over the last few decades, globalized, technology-driven growth has enabled U.S. consumers to experience new, improved, and cheaper goods and services. These range from better medical procedures, healthier foods, and safer transportation, to ubiquitous digital communication and on-demand entertainment. The emergence of the “gig economy” (i.e., on-demand, online labor markets) has given workers increased autonomy, flexibility, and independence. More broadly, the societal and cultural change that accompanies globalization, technological progress, and economic growth, is often characterized by increased liberties, openness, social development, and empowerment.

However, the same forces of globalization and technological progress that have brought these improvements can also have negative impacts on well-being. Price-reducing geographical flexibility in production may increase worker anxiety. Efficiency-increasing artificial-intelligence systems may threaten workers’ jobs. The gig economy may result in workers giving up many of the benefits of a full-time job. The societal changes that empower some may leave others feeling disoriented, disconnected, and powerless.

The fruits and costs of these economic and social transformations may be borne disproportionately by different groups. When studying the distributional consequences of growth, economists traditionally focus on market goods—or the income that enables their consumption—in part because these data are most readily available. Following Easterlin (1974), a growing number of economists have also studied self-reported well-being, typically focusing on responses to a single survey question, or a small number of questions—again, in large part because of data availability.

*Kimball: (miles.kimball@colorado.edu).

In this paper, we analyze data from a survey in which we asked respondents to self-report how they rate on one or more of 204 aspects of well-being. The 204 aspects are those that we expected to be most closely related to globalization and technology-driven growth among a much larger set of over 2,000 aspects of well-being included in our survey. The larger set is intended to be a reasonably comprehensive list of “fundamental” goods—goods that are the ultimate objects of desire (c.f., Lancaster, 1966). Consumption of market goods, time, and other intermediate aspects of well-being are viewed as inputs into these final goods (for a formal framework, see Benjamin et al., 2014).

We ask how different groups in the U.S. population differ in their self-reported levels of these 204 aspects.

I. Survey Overview

We ran our survey on Amazon’s Mechanical Turk (MTurk) platform in five waves between December, 2016 and August, 2017. Our sample is demographically diverse but not nationally representative (see online appendix table A1).

While our survey includes measures of additional aspects of well-being and other types of questions, in this paper we focus on self-reported ratings of the 204 aspects discussed below. Each rating question asks: “Thinking about the past year, how would you rate [Aspect of well-being]?” Respondents move a horizontal slider, where response options are integers from 0 to 100. We experimentally varied the labels on some response options, and we pool the data across these variations; see online appendix for screenshots and further details, and see Benjamin et al. (2017) for a discussion of how we developed the full list of 2,000+ aspects of well-being.

We analyze data from 1,576 respondents who self-rated at least one of the 204 aspects.¹ Respondents were paid by the number of questions they answered, and chose when to stop. The median respondent rated 6 of the 204 aspects (mean = 23, SD = 42).

We aggregated the 204 aspects into seven themes (see table 1 for a complete list):

- **Satisfaction:** 33 broad, evaluative aspects, e.g., “how satisfied you are with your life,” “your overall well-being,” and “you achieving the things in your life that are worth wanting to achieve.”
- **Affect:** 31 positive and absence-of-negative aspects, e.g., “how happy you feel,” “how often you feel good,” and “you not feeling anxious.”
- **Growth:** 21 items related to perceptions about economic, technological, and knowledge-based growth, e.g., “how quickly science is advancing,” “the total size of your nation’s economy (GDP),” and “how fast technology and productivity are improving.”

¹In survey waves 2–5, aspects were sampled at random from our full 2,000+ list. In wave 1, a fixed set of 27 aspects was rated by all respondents. Five of the 27 are among the 204 aspects we study here and are therefore oversampled relative to the other 199 aspects.

- **Autonomy:** 31 aspects related to the autonomy, control, and flexibility offered by the gig economy, e.g., “you being your own boss,” “you having autonomy in your job,” and “you having control over your own time at work.”
- **Job:** 32 aspects of workplace well-being that apply also, or even mainly, to the traditional economy, e.g., “the overall quality of your experience at work,” “you and your coworkers working together as an effective team,” and “you feeling that your work has value.”
- **Calmness:** 28 aspects, e.g., “the amount of stability in your life,” “you not feeling under constant strain,” and “you not feeling restless.”
- **Belonging:** 28 aspects, e.g., “your sense of community,” “you fitting in,” and “you feeling you belong.”

We constructed each theme’s list based on the concepts captured by the aspects’ wording; we did not check how varying the lists would affect the findings below.

The first two themes, Satisfaction and Affect, correspond to the two types of self-reported well-being measures that are most widely used: “evaluative” measures of overall well-being (e.g., a question about life satisfaction) and “Affective” measures of general emotional states (e.g., happiness and anxiety). These two themes allow us to compare the demographic differences in our sample with those reported in the literature, including in more nationally representative samples.

The third theme, Growth, includes *perceptions* of things that can be objectively quantified, such as economic growth, scientific advance, and technological progress. We included them as aspects of well-being because they may be public goods that are valued in themselves. To the extent that perceptions about their objective quantities are widely shared, we do not expect substantial demographic differences in their ratings.

The last four themes capture aspects of well-being that are especially likely to be impacted by economic growth, technological change, and labor-market disruptions: Autonomy and Job correspond to aspects directly related to workers’ well-being, while Calmness and Belonging capture specific positive feelings that may be disrupted by rapid change.

For respondent distributions of mean aspect ratings by theme across demographic groups, see online appendix table A2.

II. Analysis and Findings

We analyze our data with seven regressions. Each dependent variable is one theme’s aspect ratings, demeaned at the aspect level. The independent variables are: continuous variables for age, age², and log income, and indicator variables for all other demographic categories (see below). Standard errors are clustered by respondent.

Table 2 presents our results. To deal with multiple hypothesis testing, we assess “statistical significance,” which we indicate with an asterisk, using a false discovery rate (FDR) threshold of 10%, calculated using the Benjamini and Hochberg (1995) algorithm. Rather

than controlling the Type I error rate for any particular coefficient, the FDR threshold ensures that the null hypothesis is true (in expectation) for at most 10% of the coefficients we indicate as significant.

Using the same FDR threshold with two new sets of hypotheses, we also indicate, with a dagger, coefficients that are statistically different from their corresponding Satisfaction coefficient and, with a double dagger, Job coefficients that are statistically different from their corresponding Autonomy coefficients; see online appendix section A3 for stacked-regression specifications. As a broad, widely used measure, Satisfaction is a natural benchmark for comparisons; we compare Autonomy and Job because growth and technology might increase autonomy and flexibility while worsening other aspects of workplace well-being.

A. Evaluative and Affective Self-Reported Well-Being

Table 2's first two columns broadly replicate standard findings on demographic differences in evaluative and Affective well-being measures (see, e.g., Clark, 2018). In both columns, we find that measured well-being has a U-shaped relationship with age; is increasing with log income (but statistically less so for Affect, which is not statistically different from zero using the FDR threshold of 10%); is lower among those who have no romantic partner and those who are not employed full time (although, again, some of the negative coefficients do not reach the FDR threshold); and is higher among those for whom religion is at least a little important. This qualitative replication of findings from standard single-question measures in representative samples is reassuring.

B. Growth-Related Perceptions

As shown in the third column, the coefficients in the Growth regression are generally small, are never statistically different from zero, and are often statistically significantly smaller than those in the Satisfaction column. Thus, we find no detectable demographic differences in perceptions of growth-related quantities, suggesting these perceptions are broadly shared. We interpret this result as passing a reasonable falsification test: the lack of demographic associations for Growth provides reassurance that artifactual differences across demographic groups (e.g., different ways of using the 0–100 response scale) are not driving the differences that we observe for other themes.

C. Autonomy-, Job-, Calmness-, and Belonging-Related Aspects of Well-Being

Our main results are reported in the fourth through seventh columns. We highlight three findings.

First, all coefficients corresponding to the demographics that are significant for Satisfaction—age², income, no romantic partner, and religion—have the same sign as Satisfaction but are almost always smaller, often statistically significantly so, and are often not significantly different from zero. This pattern indicates that these demographics' relations with Autonomy, Job, Calmness, and Belonging are weaker than with Satisfaction. But the demographic relationships for Satisfaction, which are often similar for Affect (though with a flatter income gradient), are among those that have received the most attention in the

subjective well-being literature. We find that when we examine our more specific dimensions of self-reported well-being, some of these relationships are less dominant.

Second, being unmarried (with or without a partner) is substantially less negatively associated with Autonomy, Job, Calmness, and Belonging than it is with Satisfaction, almost always statistically so. The association may even flip sign for the partnered unmarried, though not statistically significantly. We discuss this finding below.

Third, while all themes but Growth are negatively associated with not being employed full-time, the most (and almost only) statistically significant associations are for Job. Almost all other coefficients are substantially smaller (in absolute value). In particular, consider those neither full-time employed nor unemployed, in the “Other empl.status” row. They include part-time employees, disabled, homemakers, and students—those who may benefit most from the emergence of the gig economy. Indeed, the large negative coefficient on Job contrasts with a coefficient on Autonomy that is not statistically different from zero, and is statistically smaller than the coefficients on both Job and Satisfaction.

III. Discussion

We would like to answer the question of how recent economic growth has causally affected various aspects of well-being. We cannot answer it because we have cross-sectional data, rather than a panel, with no source of exogenous variation in growth. Nonetheless, the analysis we conduct—examining demographic differences in aspects of well-being in a convenience sample at a single point in time—might be useful for singling out aspects, or aspect themes, that should begin to be measured in panel data. Indeed, our findings of somewhat different demographic associations for Autonomy, Job, Calmness, and Belonging relative to the standard self-reported well-being measures suggest that these aspects might also be Affected differently by experimental or policy interventions.

Our findings that different aspects (or themes) are distributed somewhat differently in the population raises a natural question: Which dimensions of well-being are important to people? In Benjamin et al. (2014), we make some initial progress on this question by asking people to make tradeoffs between different aspects of well-being, and using them to estimate the aspects’ marginal rates of substitution. We asked such trade-off questions also in the present survey. As we collect more data, we hope to be able to address the question of how people value the aspects relative to each other.

Another natural question is *why* different groups have different levels of the aspects. Viewed through the lens of a model of home production, this question becomes: Do groups with lower levels of a particular aspect of well-being produce less of it due to preferences or due to constraints? The answer may have policy implications. Consider people with no romantic partner, who rate themselves much lower than others on Satisfaction but significantly less so on Autonomy and Job. If their relatively better ratings on work-related well-being reflect that they care a lot about it (and therefore invest in it), then they might be hit harder than others by job loss or insecurity. In contrast, if their ratings reflect a relative advantage in producing work-related well-being rather than general evaluative well-being, then a decrease

in job quality may decrease their well-being by less. Investigating whether different levels of aspects are driven by such “demand” or “supply” factors is left for future research.

Supplementary Material

Refer to Web version on PubMed Central for supplementary material.

Acknowledgments

We are grateful for NIH/NIA grant R01-AG051903 to the University of Southern California for financial support. We thank Jana Gallus for helpful comments.

REFERENCES

- Benjamin Daniel J., Cooper Kristen B., Heffetz Ori, and Kimball Miles S.. 2017 “Challenges in Constructing a Survey-Based Well-Being Index.” American Economic Review Papers and Proceedings, 107(5): 81–85.
- Benjamin Daniel J., Heffetz Ori, Kimball Miles S., and Szembrot Nichole. 2014 “Beyond Happiness and Satisfaction: Toward Well-Being Indices Based on Stated Preference.” American Economic Review 104(9): 2698–2735. [PubMed: 25404760]
- Benjamini Yoav, and Hochberg Yosef. 1995 “Controlling the False Discovery Rate: A Practical and Powerful Approach to Multiple Testing.” Journal of the Royal Statistical Society Series B 57(1): 289–300.
- Clark Andrew E. 2018 “Four Decades of the Economics of Happiness: Where Next?” Review of Income and Wealth 64(2): 245–269.
- Easterlin Richard. 1974 “Does Economic Growth Improve the Human Lot? Some Empirical Evidence” In David Paul A. and Reder Melvin W.. Nations and Households in Economic Growth: Essays in Honor of Moses Abramovitz. New York: Academic Press, Inc.
- Lancaster Kelvin J. 1966 “A New Approach to Consumer Theory.” Journal of Political Economy 74(2): 132–157.

204 Aspects by Theme

Table 1—

Satisfaction: everything being where it should be in your life; everything that matters to you and your family; everything you take into account when you make decisions; how close your life is to being ideal; how desirable your life is; how much you like your life; how satisfied you are with your life; the extent to which you have a “good life”; the overall well-being of you and your family; the overall well-being of your family; things being the way they should be in the life of you and your family; things being the way they should be in your life; things working out the way they should in your life; you achieving the things in your life that are worth wanting to achieve; you achieving your goals; you and your family living a wonderful life; you being content with your life; you being satisfied and content; you feeling contentment; you getting the things you want out of life; you having a good life; you having the things in your life that are worth going after; you having the things in your life that you want for their own sake, not just to look good to other people; you having the things you would advise a younger version of yourself to strive for and go for; you having the things you would want if you could live the last year over again; you having the things you would want to have if you were the best version of yourself; you living a life that you and your family are proud of; you living a wonderful life; you living the life that you have always dreamed of; your family living a wonderful life; your life going well; your overall well-being; your rating of your life on a ladder where the lowest rung is “worst possible life for you” and the highest rung is “best possible life for you”

Affect: how happy you feel; how much of the time you feel happy; how much you enjoy your life; how often you feel good; how often you feel good emotionally; how often you feel good mentally; the absence of anger in your life; the absence of fear in your life; the absence of frustration in your life; the absence of sadness in your life; the absence of stress in your life; the absence of worry in your life; you enjoying every day; you enjoying the things you do every day; you feeling a warm feeling in your heart; you feeling cheerful; you feeling compassion; you feeling compassionate; you feeling joy; you feeling love; you feeling rapture; you feeling reasonably happy, all things considered; you not being unhappy; you not feeling anxious; you not feeling depressed; you not feeling frustrated; you not feeling too much anger; you not feeling too much envy or jealousy; you not feeling too much sadness; you not feeling unhappy

Growth: how fast knowledge is growing; how fast technology and productivity are improving; how fast the quality of medical care is increasing; how much better the standard of living will be for the next generation 25 years from now; how much relevant new practical knowledge is discovered each year in the world; how quickly science is advancing; how quickly space exploration is advancing; the amount of wonderful new apps being created each year; the amount of wonderful new books being produced each year; the amount of wonderful new games of all types being created each year; the amount of wonderful new kinds of toys being created each year; the amount of wonderful new movies being produced each year; the amount of wonderful new music being produced each year; the amount of wonderful new online resources being created each year; the amount of wonderful new physical products being introduced each year; the amount of wonderful new scientific discoveries being made each year; the amount of wonderful new services being introduced for the first time each year; the amount of wonderful new TV shows being produced each year; the amount of wonderful new visual art being created each year; the rate of economic growth (GDP growth) over time in your nation; the total size of your nation's economy (GDP)

Autonomy: how much time you have at work to do other things not directly related to your work; how often you become deeply engaged in your daily activities (so deeply engaged that you lose track of time); how safe your workplace is; how well controlled and comfortable the temperature is at the place you work; how well you are treated by your boss; the place where you work not being physically uncomfortable; the satisfaction you get from doing something you know how to do well; time passing quickly at your job because you are so engaged; you being able to concentrate on what you are doing; you being able to do things the way you want to do the mat work; you being able to manage your time well at work; you being at the top of your game; you being in the zone; you being treated as an equal at work; you being treated well by your boss; you being your own boss; you feeling comfortable with the people at work; you feeling on top of your game; you feeling respected at your job; you having autonomy in your job; you having control over your own time at work; you having room to breathe in your schedule at work; you having well-defined work objectives at your job; you not being bossed around by idiots; you not being put into a position where you have to do something you hate doing; you not feeling “under the gun” at your job; you not having personal conflicts with people at work; you not having to do distasteful things at work; your boss not being manipulative; your boss not being controlling; your boss not being verbally abusive

Job: how high your income is compared to the income of other people around you; people appreciating the work you do rather than taking it for granted; people being pleased with your work; people not making your job harder than it has to be; people valuing your contributions at work; people working with you, rather than against you; the overall quality of your experience at work; you and your coworkers working together as an effective team; you being honored for your work; you being loved by people at work; you feeling masterful in dealing with the challenges in your work; you feeling part of a team; you feeling that you are accomplishing something at work; you feeling that your work has value; you getting an honest day's pay for an honest day's work; you getting the income you deserve; you getting the job you deserve; you getting the kind of job you deserve; you getting your fair share economically; you having a best friend at work; you having good friends at work; you having learning opportunities at your job; you having someone you can count on at work; you not being trapped in a dead-end job; you not having a lower income than the people around you; your ability to make things happen at work; your ability to motivate other people to act according to your vision; your boss and coworkers being supportive of you; your coworkers being able to do the jobs they are supposed to do; your coworkers being clean, polite and pleasant; your coworkers following through with what they tell you they will do; your enjoyment of concentrating and being focused

Calmness: how calm your life is; how often you can feel relaxed instead of feeling your life is hectic; how peaceful your life is; how peaceful, calm, and harmonious your life is; people honoring tradition; the amount of order and stability in society; the amount of order and stability in your life; the amount of order in society; the amount of order in your life; the amount of stability in society; the amount of stability in your life; things being planned out in your life; things being steady and dependable in your life; you being able to revisit the familiar places of your childhood; you being able to revisit the same places and experiences you experienced in the past; you feeling that your way of life is secure; you feeling your job is secure; you not feeling overwhelmed; you not feeling restless; you not feeling that your life is falling apart; you not feeling under constant strain; you not having to worry about your family members being unemployed; your cultures and traditions being honored; your cultures and traditions being preserved; your life not feeling like a rollercoaster; your sense of security about life; your sense of security about life and the future in general; your sense of security about the future in general

Belonging: you being connected to your neighbors; you being part of a community where people care about each other; you being understood by the people you care about; you feeling a sense of belonging to your local community; you feeling a sense of communion with other people; you feeling connected to a long tradition you are proud of; you feeling connected to your family's roots; you feeling part of the nation and area where you live; you feeling that you are not alone in this world; you feeling you are on the same page as the people around you; you feeling you are part of a “we”

Author Manuscript

Author Manuscript

Author Manuscript

Author Manuscript

instead of only being a separate individual; you feeling you are part of a community; you fitting into and feeling at home in your community and the area where you live; you fitting into the social groups you are a part of; you getting strength and solace from traditions; you having a group you belong to; you having a sense of your true place in the world; you not being lonely; you sharing powerful experiences with other people; your ability to connect with your own history and heritage; your ability to get together face to face or online with the people you want to get together with; your sense of belonging; your sense of belonging to a good social "tribe"; your sense of community; belonging, and connection with other people; your sense of connection with other people

Table 2—

Self-Reported Ratings by Demographic Group and Aspect Theme

Aspect theme	Satisfaction	Affect	Growth	Autonomy	Job	Calmness	Belonging
Demeaned age (in decades)	-1.0 (0.8)	0.1 [†] (0.7)	0.7 (0.6)	0.0 (0.7)	-0.3 (0.7)	-0.1 (0.8)	0.0 [†] (0.7)
Demeaned-Age ²	1.5* (0.4)	1.3* (0.3)	-0.1 [†] (0.3)	0.2 [†] (0.4)	0.6 [†] (0.3)	0.9* [†] (0.4)	0.8 [†] (0.3)
Male	0.4 (1.7)	-0.2 (1.5)	0.7 (1.3)	1.3 (1.5)	0.7 (1.4)	1.3 (1.6)	0.8 (1.4)
log (Income in \$)	4.0* (1.2)	1.9 [†] (1.0)	0.6 [†] (0.8)	3.0* (1.0)	3.5* (1.0)	3.6* (1.1)	3.1* (1.0)
At least 1 child	0.7 (1.9)	-0.7 (1.6)	-0.2 (1.5)	0.3 (1.7)	2.1 (1.6)	-0.3 (1.7)	0.4 (1.6)
Unmarried, has partner	-2.6 (2.3)	-1.5 (2.1)	1.1 (1.6)	0.4 (2.2)	1.4 [†] (2.1)	0.8 [†] (2.2)	0.5 [†] (2.2)
Unmarried, no partner	-6.3* (2.1)	-5.3* (1.7)	-2.5 (1.5)	-0.9 [†] (1.7)	-2.1 [†] (1.6)	-1.9 [†] (1.8)	-2.7 [†] (1.7)
High school or less	-0.7 (2.9)	-0.6 (2.6)	3.9 (1.8)	0.9 (2.5)	-0.2 (2.6)	-1.3 (2.9)	2.6 (2.8)
Some college	0.4 (1.6)	-0.5 (1.4)	-0.9 (1.4)	-0.2 (1.5)	0.9 (1.4)	0.5 (1.5)	0.8 (1.4)
Graduate degree	-0.7 (3.0)	-1.4 (2.6)	0.1 (1.9)	-0.5 (2.4)	0.3 (2.4)	0.2 (2.7)	-1.0 (2.6)
Black	1.3 (2.4)	1.3 (2.0)	2.3 (1.8)	0.7 (2.3)	4.3 (2.2)	2.1 (2.4)	1.5 (2.1)
Hispanic	2.3 (3.6)	2.1 (3.3)	1.8 (1.9)	-0.2 (2.9)	2.6 (3.3)	1.6 (3.0)	1.1 (3.4)
Asian	-3.1 (2.8)	-1.4 (2.3)	-0.3 (2.0)	-4.1 (2.5)	-3.1 (2.1)	-3.0 (2.8)	-3.1 (2.5)
Unemployed	-6.1 (2.8)	-5.1 (2.3)	2.5 [†] (2.0)	-3.5 (2.5)	-7.8* (2.1)	-2.5 [†] (2.8)	-4.4 (2.5)

Aspect theme	Satisfaction	Affect	Growth	Autonomy	Job	Calmness	Belonging
Other employment status	(3.3) -4.2	(2.6) -5.0 [*]	(1.9) -0.1	(2.7) -1.0 [†]	(2.5) -5.0 [‡]	(2.8) -2.4	(2.7) -4.2 [*]
Religion important	(1.8) 6.8 [*]	(1.5) 6.6 [*]	(1.3) -0.4 [†]	(1.5) 2.2 [†]	(1.5) 4.4 [‡]	(1.6) 4.0 [‡]	(1.6) 6.9 [*]
Republican	(1.6) 0.8	(1.4) -0.7	(1.3) -0.2	(1.4) 0.4	(1.4) 0.0	(1.5) 0.6	(1.3) -0.9
Independent	(1.9) 2.7	(1.7) 0.6	(1.4) -1.6	(1.6) 4.6	(1.6) 1.3	(1.7) 2.0	(1.6) -1.0 [†]
Mid-West	(2.0) -1.1	(1.6) 0.2	(1.7) -2.1	(1.9) -0.7	(1.6) -3.1	(2.1) -1.6	(1.8) -0.2
North-East	(1.8) 0.8	(1.7) -1.2	(1.6) -0.8	(1.8) 0.0	(1.7) 1.1	(2.0) -1.8	(1.7) 0.1
West	(2.0) 0.4	(1.8) -0.9	(1.4) -2.8	(1.6) -0.5	(1.6) -0.8	(1.8) -1.9	(1.7) 0.1
	(2.5) (2.5)	(2.1) (2.1)	(1.7) (1.7)	(2.1) (2.1)	(2.0) (2.0)	(2.2) (2.2)	(2.2) (2.2)

Note:

^{*} Significant using a false discovery rate of 10%.

[†] Significantly different from corresponding Satisfaction coefficient using a false discovery rate of 10%.

[‡] Job coefficient significantly different from corresponding Autonomy coefficient using a false discovery rate of 10%. Number of observations, by column: 5802 (1199 individuals), 6151 (1178 individuals), 3207 (731 individuals), 4936 (845 individuals), 5794 (1204 individuals), 4484 (838 individuals), 5096 (1162 individuals). SEs clustered by individual. Separate "Missing" categories (not shown) are used for each categorical variable. Omitted categories: Female, No children, Married, Bachelor's degree, White, Employed full-time, Religion not important, Democrat, and South.