SUMBITTED TO PAA

WORKING DRAFT

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Family Socioeconomic Status

Parental Unemployment and Children's Educational Attainment

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ABSTRACT

Prior research on parental unemployment has paid little explicit attention to role family socioeconomic status (SES) plays in potentially moderating the impact of a parent's job loss on children (see Newman 1988 for an exception.). Family SES likely moderates the effect of parental unemployment, since higher SES families generally have more resources (both economic and non-economic, such as social networks) to cope with the unemployment spell. In this paper I bring a stratification perspective to research on parental unemployment and children's educational attainment. To do so, I ask: **How does family socioeconomic status moderate the impact of parental unemployment on children's educational outcomes?** More specifically I examine differences in educational attainment for children who experience parental job loss from different family SES backgrounds. I also examine the educational attainment of children born into socioeconomically similar families but with divergent experiences related to parental job loss.

While traditional unemployment figures focus on the individuals who experience the job loss, the economic and non-economic consequences of unemployment extend beyond the individual to the larger family (e.g. Elder, Conger, Foster, and Ardelt 1992; Moen 1983). In 2010, 12 percent of families with children had an unemployed family member, an increase of six percentage points from 2007 (Adkins and Vaisey 2009; Bureau of Labor Statistics 2011). With so many children experiencing parental unemployment during the great recession, it is critical to understand the long-term consequences that parental job loss has on children. Looking back at the lives of young adults who had experienced parental unemployment (in prior recessions) provides information about the long-term consequences a parent's job loss¹ has on children.

When a parent loses his or her job, this leads to a (temporary) decline in income and a lack of occupation for measures of socioeconomic status (SES). Yet parents' own education does not decline² as a result of a job loss. Thus some attributes of family SES decline, while others remain stable. Parental unemployment thus creates an opportunity to further examine the effects of family income and parental education on children (Mendenhall, Kalil, Spindel, and Hart 2008). For these reasons it is important to consider the ways family SES moderates the impact of parental unemployment on children.

Prior research has paid little explicit attention to role family socioeconomic status (SES) plays in potentially moderating the impact of parental job loss on children (see Newman 1988 for an exception.). Family SES likely moderates the effect of parental unemployment, since higher SES families generally have more resources (both economic and non-economic, such as social networks) to cope with the unemployment spell. Yet higher SES may also bring more social stress (Newman 1988), causing families to make difficult, or seemingly strange, choices for the sake of appearances.

In this paper I bring a stratification perspective to research on parental unemployment and children's educational attainment. To do so, I ask: How does family socioeconomic status moderate the impact of parental unemployment on children's educational outcomes? I examine this three ways. First, holding family SES constant, what is the association between parental unemployment and children's educational attainment. Second, for children who experience parental unemployment does the association between parental unemployment and educational attainment vary? Finally, for children from similar SES families at birth, I use propensity score matching to identify the educational consequences of parental job loss. To answer these questions I consider only involuntary job loss, to focus on situations where

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The Bureau of Labor Statistics (BLS; 2011) considers an individual unemployed he or she is not currently working, looking for work and available for work. Unemployment importantly includes not just the event, but the time when someone is out of work. Job loss usually refers to an individual's involuntary departure from an employer or employment situation.

Thus, while unemployment and job loss are technically different, I use these terms interchangeably in the paper to refer to any situation where a parent experiences a separation from a job but does not make the choice to leave a job (i.e. fired or laid off), and the resulting time spent without a job. Other reasons for unemployment, such as choosing to leave a job, are outside the scope of this project.

² If an unemployed parent returns to school as a consequence of job loss, then parent SES based on education may increase.

(two-parent or single parent) families likely have little time to prepare for (and generally try to prevent) unemployment.

Family Socioeconomic Status

There are several reasons to think that family SES contributes to the overall consequences of parental unemployment on children. Notably, family SES is a key predictor of children's educational attainment. Family SES also impacts the likelihood of parent losing his or her job, (possibly) the duration of unemployment, the family's choices, and children's ability to adapt.

Family SES is a prominent predictor of educational attainment. Research on status-attainment (Kerckhoff 1976; Sewell and Shah 1968a; Sewell and Shah 1968b), and social mobility and reproduction (Breen and Goldthorpe 1997; Breen and Jonsson 2000; Lucas 2009) highlight the importance of parent socioeconomic status for children's educational attainment. Yet the measures of parent SES often used in these studies rarely address changes in family SES during a child's life.

Parent education and occupation both bear on the likelihood on unemployment. Parents with more years of education (a general proxy for SES) are less likely to become unemployed (Ashenfelter and Ham 1979; Mincer 1991), and less likely to lose occupational prestige as a consequence of unemployment (Lippmann and Rosenthal 2008). While the likelihood of college educated adults becoming unemployed increased between 1980 and 1992, compared to other workers college educated workers experienced a lower risk of job loss (Boisjoly, Duncan, and Smeeding 1998). Generally more educated workers have shorter durations of unemployment (Mincer 1991); although some contradictory evidence exists (Ashenfelter and Ham 1979), specifically that white collar professionals may experience longer unemployment spells than other workers (e.g. Lippmann 2008; Moen 1979). At the other end of the spectrum, low-skilled workers in dangerous occupations are particularly susceptible to layoffs (Monea and Sawhill 2009). Parent propensity for job loss and the duration of the unemployment spells vary based, at least partially, on parent educational attainment and type of job.

However, when job loss does occur, the health consequences of stress related to unemployment are similar, even though the stress of unemployment differs by SES; lower SES individuals experience financial stress and higher SES individuals experience stress related to status or social standing (Rank, Yoon, and Hirschl 2003). While higher SES families may be more able to shelter themselves from the financial consequences of unemployment, concerns about social standing and appearances may drain financial reserves (Newman 1988). In other words, children from higher SES backgrounds likely experience parental job loss differently than children from disadvantaged socioeconomic backgrounds partially because of the way parents respond to the event.

While SES influences the probability of experiencing job loss, children's class backgrounds affect how they handle change. For example, when looking at children who grew up in the great depression, Elder 1999 [1974]) found middle class children were more able to adapt to the changes than those from working class families. Thus children's class background bears on how children react to the parental unemployment also.

Parent education, income, occupational characteristics (i.e. occupational prestige or occupational earnings), or a composite of these factors, serve as a proxy for family SES in research on social mobility and educational attainment. Parental unemployment provides an interesting case where family SES based on occupational and income characteristics (at least temporarily) declines, while parent education remains stable (or increases in some cases).

In this case parent education and income prior to job loss are unique measures of family SES since parent education cannot decline. Family income prior to job loss provides information about some potential economic resources available to families during the unemployment spell. Parent education speaks more to the non-economic resources available to families. Given that parent education and income measure complementary dimensions of SES, the financial and social strain on families likely varies across these dimensions as well.

While other research has examined the effect of parental unemployment on the educational attainment of children (Kalil and Wightman 2011; Wightman 2009), most of the research focuses on high school graduation and college attendance, and does not extend to college graduation. Also, except for Wightman (2009), children's age and the features of parental unemployment have not been examined.

Poverty and Family Contexts

Family social and economic contexts influence children's educational attainment. These contexts include everything from residential parents (Biblarz and Raftery 1999), sibling births (Menaghan and Parcel 1995), sibship size (Kim and Stafford 2000; Kuo and Hauser 1997), parent work (Parcel and Menaghan 1994), and changes in family income (Elder, Conger, Foster, and Ardelt 1992) including poverty (Haveman, Wolfe, and Spaulding 1991; Wagmiller, Lennon, Kuang, Alberti, and Aber 2006). Yet, in sociology, parental job loss has received much less attention. Like family composition, socioeconomic status and others, parental job loss and subsequent changes are a form of family context. The findings from poverty research exemplify the need to include contextual factors to understand how poverty, and by extension parental unemployment, impacts children.

In the short-term, children's behavior and learning, and in the long-term, educational attainment and health, are influenced by family contexts (Crosnoe and Cavanagh 2010). For children aged 3-6, short-term cognitive and developmental growth are sensitive to family contexts and home environments (Cooksey, Menaghan, and Jekielek 1997; Menaghan, Kowaleski-Jones, and Mott 1997; Menaghan and Parcel 1995; Parcel and Menaghan 1994). Changes in family structure (such as divorce) are associated with declines in student engagement and parent involvement in schools (Astone and McLanahan 1991). Parental unemployment potentially shifts these family contexts because of the changes which often occur in families subsequent to a parent's job loss.

Research on the consequences of parental unemployment and poverty suggests parallels between the two experiences. Like poverty, parental unemployment often leads to a short-term decline in a child's cognitive, academic and/or behavioral growth. This similarity between unemployment and poverty extends to children's outcomes, such as educational attainment and income in adulthood. Yet, unlike poverty, unemployment strikes across socioeconomic status.

Educational Consequences of Parental unemployment

Prior research on the consequences of parental unemployment has examined children's short- and long-term outcomes. Researchers also consider the mediating influences of household structure and access to resources on the detrimental impacts of job loss (Heeringa, Berglund, Khan, Lee, and Gouskova 2011; Kalil and Wightman 2010). Yet this research pays little attention to family SES or differences in educational attainment among children who experience parental unemployment. This section reviews the existing research on the consequences of parental unemployment and highlights the gaps in the literature that this proposed project will address.

In the short-term, parental unemployment causes delays in children's behavioral growth, cognitive development, self-concept, classroom behavior and educational progress (Farrell and Ortiz 1993; Hill, Morris, Castells, and Walker 2011; McLoyd 1989; McLoyd, Toby Epstein, Ceballo, and Borquez 1994; Stevens and Schaller 2011). Mother's unemployment during preschool is associated with children's problem behavior in late elementary school (Hill, Morris, Castells, and Walker 2011). These short-term consequences highlight the link between parental unemployment and educational outcomes.

Parent displacement from work has consequences for children long after the unemployment spell ends (either because of a new job, or a long-term change in family work arrangement). In the longer term, parental unemployment during childhood or adolescence is associated with lower earnings between the ages 25 and 33, months unemployed and/or receiving unemployment benefits as an adult ³ for men in Canada and Great Britain. (O'Neill and Sweetman 1998; Oreopoulos, Page, and Stevens 2008) In the United States, among middle class children in the PSID, parental job loss during childhood is associated with a decreased likelihood of college attendance (Kalil and Wightman 2011). These studies however do not sufficiently address whether features of parental unemployment, such as the timing in a child's life, the duration of the unemployment spell or family socioeconomic background, all of which may moderate the effect of parental unemployment and thus differentiate the long-term consequences on children.

Family Resources and Parental unemployment

When a parent loses his or her job, it causes a shift in the economic and non-economic resources available to a family. Non-economic resources include other family members who may be able to work, support from the extended family, social networks, and others, like the ability to adapt skills to other contexts. The economic resources available to families include savings, unemployment insurance and other government assistance programs, severance packages, access to debt and/or the income of other family members who may be able to work. Yet access to these resources varies by family type and socioeconomic status (and race, by extension).

Parental job loss directly reduces the economic resources available in families, at least in the short-term. For children growing up in less advantaged homes, increases in income improve home environments more than among peers in more advantaged homes (Votruba-Drzal 2003). That is, minor shifts in resources produce larger consequences for families with fewer resources, such that a decline in income may be more detrimental to less advantaged families. The money families have for basics, such as food, health care, and housing decline during unemployment (Browne 1995; Eamon and Wu 2011). Resource availability more broadly affects the educational and psychological development of children, such as the amount of cognitive stimulation, parent perceptions of stress, and the stability of home environments (Bradley and Corwyn 2002; Menaghan, Kowaleski-Jones, and Mott 1997; Sobolewski and Amato 2005; Votruba-Drzal 2003). Thus changes in the financial situations of families as a result of a job loss will likely impact children in multiple ways.

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³ The research from Canada and Great Britain on adult income and unemployment of children who experienced parental unemployment has only looked at sons (O'Neill and Sweetman 1998; Oreopoulos, Page, and Stevens 2008).

Children living with two parents live in homes with the possibility for additional psychological, economic and human capital resources to adapt to a parent's job loss. For example, during the Great Recession father's unemployment led to wives increasing work hours or labor market participation (Heeringa, Berglund, and Khan 2011). Yet the possibilities of additional concerns, such as marital strain, are also more likely in a two parent home. A formerly stable two-parent family may experience a breakdown in communication, adjustments in gender roles, and shifts in economic and household responsibilities (Conley 2004; Sherman 2009). Thus while dual-parent households provide distinct advantages, they also are at risk of an additional set of challenges for families.

Single parent families are, in general, more vulnerable when job loss occurs because there is usually no other adult in the home to cushion the economic blow. In general, disadvantages associated with single parent homes are related to high levels of unemployment, stagnant wages for those employed and state- level employment trends which disproportionally impact single mothers (Biblarz and Raftery 1999; Eamon and Wu 2011; Wu and Eamon 2011). When the residential parent loses his or her job children in single parent families often experience psychological stress, higher chances of smoking and lower educational attainments than their peers whose parent did not lose his or her job (Ermisch, Francesconi, and Pevalin 2004). Parental unemployment is not only more likely in single parent households but more difficult to overcome.

Like single parent families, minority families often have fewer resources to draw upon for support; minority parents often have less wealth and education compared to white parents. For example, middle class African-American families are more vulnerable to economic shocks, such that parental job loss is associated with lower educational attainment for African-American children than white children who experience parental job loss (Kalil and Wightman 2011).

Prior research indicates that available resources moderate the consequences of parental job loss. Higher SES families are more likely to move and/or reduce food expenditures than lower income families who may not be able to reduce housing or food costs (Browne 1995), although some qualitative research indicates that higher SES families may choose to mask economic struggles for as long as possible (Newman 1988). Higher SES families potentially have more social capital and financial resources to draw on in times of crisis, so children in higher SES families' likely experience less negative impact from parental unemployment than their peers in lower SES families.

Parental job loss directly impacts families by limiting economic resources, changing access to social networks, influencing parent stress, and causing shifts in roles within families. The findings reviewed in this section highlight the need for understanding the role socioeconomic status plays in mediating the impact of job loss on educational attainment. Aside from race and single/dual parent families, little attention has been paid to SES or even less to the features of the parent's unemployment situations (withingroup differences of children who experience parental unemployment). Yet research on other family processes indicates that age is a crucial factor for understanding the long-term impact of childhood events on later life outcomes. If this is the case, the current research on parental unemployment ignores a crucial component of within-group variation in the impact of parental unemployment on children.

Most of the research in this area defines parental unemployment as the household head ever experiencing job loss (e.g. Kalil and Wightman 2011). Some research specifies which parent (usually fathers in two-parent families and mother in single parent families) experiences the job loss (e.g. Kalil and Ziol-Guest 2005; Oreopoulos, Page, and Stevens 2008).

DATA, MEASURES, AND METHODS

Data

Using the Panel Study of Income Dynamics (PSID)(2013), I look at the educational attainment at age 25 or 26 of children born between 1968 and 1986. The PSID started in 1968 with approximately 5,000 families from a nationally representative sample with an oversample of low-income respondents (the Survey of Economic Opportunity, or SEO sample). As children in PSID families start their own households they continue to participate in the PSID as new households (Holland 1986). In the late 1990s over 500 immigrant families were added to improve the national representation of the study. As of 2009 the PSID contains around 9,000 families (Killewald, Andreski, and Schoeni 2011). Because the PSID follows families over time, it provides information on parents' occupational trajectories as well as children's educational and occupational attainment. The University of Michigan collected data annually until 1997 and biannually thereafter.

The length of the survey, number of interview waves, and sample attrition require that I weight the data⁴. Almost half of the PSID sample left the study between 1968 and 1989 (Fitzgerald, Gottschalk, and Moffitt 1998a). While the attrition looks uneven by race and class, the between group differences are not statistically significant and the data remain representative, particularly when weighted (Fitzgerald, Gottschalk, and Moffitt 1998a). The longitudinal weights in the PSID are designed for analyses like mine, which take responses from multiple years and also take panel attrition into account. I am use the longitudinal weight for the year each R turned 25.

The my sample includes all children born into a PSID family between 1968 and 1986, who have parent employment/unemployment data for at least 13 years between birth and age 19, and have educational attainment data at age 25. There are 2826 children from 1763 families in the sample. Table 1 contains the descriptive statistics for the sample, and is discussed below.

Measures

I use the terms "parental unemployment" or "parent job loss" to refer to any situation in which a previously working parental head of household reports an *involuntary* end of employment. This definition encompasses two primary reasons for parental unemployment: layoff (generally due to economic conditions, work place restructuring or business closure) or firing (when an employee is let go due to job performance, behavioral issues or workplace politics). Employees who get laid off or fired generally have no choice as to when and whether they exit the company, and have often little warning.

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⁴ Contact the author for more information on how I chose these weights.

⁵ Unfortunately, unless the firm closed, the PSID does not give detail about whether an individual was part of a larger layoff or was fired.

⁶ I chose a definition of job loss that excludes time out of work caused by voluntary departures from a job, because workers and their families have time to prepare for voluntary separations from work and thus may take steps to minimize the time unemployed (by searching for jobs in advance) or may deliberately choose to leave a job for personal reason (family is moving to further the spouse's career). While interesting, unemployment due to a voluntary departure is outside the scope of this project.

There are many ways to measure family socioeconomic status, because family SES both contains many elements and is a fluid overtime. When comparing children who experience parental job loss to those who do not, I use family SES at birth to identify the children's socioeconomic origins. For the models that only contain children who experienced a parental job loss, I use family SES the year prior to the job loss.

I use two different measures of family SES, parental education (measured in years) and family poverty status. The family education represents the more permanent elements of SES, while poverty status represents the less stable elements of SES. Parental education is the highest level of education of either parent. This is a categorical variable with Less than HS, High School Degree or GED, Some College, BA, more than BA. Poverty status is a three category variable constructed from family income and the poverty line for the family. The three categories are poor (under 125% of the poverty line), near poor (125%-200% of the poverty line) and not poor (over 200% of the poverty line).

Parental unemployment is a dichotomous variable measuring if a child experienced parental unemployment before age 18. In this paper, parental unemployment refers to the parent who is head of the household⁷. This measure aligns well with prior research on parental unemployment.

Education at age 25 is the dependent variable, representing children's "long-term" educational attainment. While an imperfect measure of educational attainment, age 25 is a good time to measure educational attainment as students over the age of 25 are considered to be non-traditional aged students and have often exited and reentered education. I measure educational attainment in two ways, continuously and based on highest degree earned. The continuous measure is the same years of education measure as described above for the parents. I use a categorical measure of educational attainment as well, containing 5 categories: Less than HS, High School Degree or GED, Some College, BA, more than BA.

In the models I control for demographic and other family characteristics as well. These include family race, child's gender, year of birth, number of siblings, and state of birth. For models which include children who do not experience parental unemployment I include a variable for ever lived in a single parent household, for the models with only children who experience parental unemployment, I include the family composition at the time of unemployment. Family race is based on the race of the parents and includes three categories: Black; White; and Multiracial, Hispanic and Other. While my preference is to have Hispanic as a separate category, there not enough children with Hispanic parents because of when the original sample was drawn.

Methods

I begin by presenting tables describing and figures illustrating the educational attainment of children who experience parental unemployment compared to those who do not, with a focus on family SES at birth. Then, this paper contains three sets of analyses. The first is a set of descriptive OLS and multino-

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⁷ Ideally, I would be able to include the unemployment status of any parent figure in the household. Unfortunately, prior to 1978 the PSID did not collect information on "wives" employment on a regular basis, and thus I am not able to include partnered mothers in this measure.

⁸ From 1968-1984 the PSID collected education data in years only. Since 1985, the PSID as collected the highest level of education for heads and wives only, and years of education for all members of the sample. Thus the years of education variable contains data on more respondents at age 25.

mial logistic regression analyses of educational attainment, comparing individuals who experienced parental unemployment with those who did not. The second set of models contains multinomial logistic regressions of children who experience parental unemployment, with a focus on family SES. Both the first and second set of models use clustered standard errors to correct for siblings correlations. Finally, I use propensity score matching to compare children who are come from similar socioeconomic backgrounds but have different experiences with parental unemployment. I describe these methods in greater detail below.

For this proposal, I present the first set of OLS regression coefficients, modeling educational attendance at age 25 using parent education as a proxy for SES. Future versions of the paper will also include a second set of models measuring family SES by poverty status. The final paper will also include Blinder-Oaxaca Decomposition (Fortin, Lemieux, and Firpo 2011; Jann 2008), to identify the role SES plays in the education gap between children who experience a parental job loss and those who do not.

Propensity score matching is a form of casual inference methods are designed for research where random assignment is not possible (either practically or ethically), such as parent unemployment. Using language referencing experimental methods, causal inference conceptualizes a treatment and control group, of which only of the two states is observed for any one person. "The key assumption of the counterfactual framework is that individuals assigned to these treatment and control groups have potential outcomes in both states: the one in which they are observed and the one in which they are not observed" (Winship and Morgan 1999:662). Thus causal methods infer an outcome for the treatment status which was not observed (Brand and Xie 2007). Thus while propensity score matching presents a more robust test of my research questions the counterfactual framework is still limited by the variables which are observed.

In his paper on parental unemployment, Wightman (2009) also attempts to incorporate concerns about unobserved differences between parents who become unemployed and those who do not. He addresses this issue using an Instrumental variable (IV) approached focused on the employment patterns in the industry which the parent was employed. In contrast to Wightman, I am favoring taking a propensity score matching approach, as described by Morgan and Harding (2006). Using propensity scores would allow me to match children on the likelihood of parent unemployment based on family characteristics at birth, then compare the educational attainment based on both if the children experienced parent job loss and the likelihood of experiencing parent unemployment⁹.

Together the three methods will provide a detailed view of how family SES moderates the relationship between parental job loss and children's educations educational attainment. The regression analyses serve as a detailed description. The decomposition provides insights into the relative importance of family SES for the educational outcomes of children who experience parental job loss. Finally the propensity score matching provides insights mechanisms by which parental unemployment effects children's educational attainment

⁹ These are the results I intend to present at PAA. Since this is my dissertation and I am graduating this spring, the paper will definitely be complete by then.

Preliminary Results and Discussion

Table 1 presents the descriptive statistics for the variables included in the first set of OLS models. On average, respondents who experience a parental job loss attend 13 years of school, one year less of education than those who did not experience parental job loss. Half of individuals who experienced job loss as children have a parent who did not complete high school and graduated high school and did not attend college, compared to 33 percent of children who did not experience a parental job loss. Minority children are slightly more likely to experience parental job loss than white children. This simple descriptive highlights why it is important to examine if family SES moderates the impact of parental job loss. It is possible that there is just a fundamental difference between the families than experience job loss and those that do not.

Table 2 presents the preliminary OLS results for the models of regressing family SES and parental job loss status on children's educational attainment. Without any controls, children who experience a parental job loss, on average, attend one less year of school than children who do have a parent lose a job. After adding covariates for parental education, parental job loss explains a difference in educational attainment of about .6 of a year. This estimate is relatively stable even after controlling for gender, family race and year of birth.

Interacting parental job loss and family SES provides interesting results for two reasons. First is that it does not improve model fit, indicating that while the coefficients are mostly significant, the interaction does not provide much new information. Said differently, the effect of head job loss might be relatively stable across levels of parental education.

In this paper I examine if family SES moderates the effect of parental unemployment across family SES groups. Preliminary results indicate that, using SES to measure parental education, family SES may only be a weak moderating influence of the impact of parental job loss on children. That said, I will be exploring this question further between now and PAA and will have a more thoroughly researched answer then.

	Descriptive Statistics	No Job Loss	Job Loss	All
Years of I	Education			
	Mean	14.1	13.0	13.6
	SD	2.0	1.9	2.0
Experience	ced Parental Job Loss			
•	No Job Loss	100.0	0.0	56.4
	Job Loss	0.0	100.0	43.6
Parent Ed	ducation at ge 16			
	Unknown	3.6	4.6	4.0
	Less Than HS	8.3	17.9	12.5
	High School Diploma	24.9	35.3	29.4
	Some College	27.2	29.1	28.1
	ВА	26.2	12.1	20.1
	More than BA	9.8	1.0	5.9
Year of B	irth			
	Mean	1979	1978	1979
	SD	4.9	5.2	5.0
Family Ra	ace			
•	White	79.4	75.6	77.7
	Black	15.8	18.9	17.1
	Hispanic/Latino	2.4	4.9	3.5
	Other (including multirace	2.4	0.6	1.6
Gender				
	Women	50.2	51.5	50.8
	Men	49.8	48.5	49.2
N		1552	1199	2751

Table 2. Regression Coefficients of Parent Education and Head Job Loss on Years of Education Completed at Age 25

Table 2. Regression Coefficients of Pare	Head Job	Head	JL and		•		Interaction
	Loss	Education	Education	Gender	Family Race	Year of Birth	JL and Ed
Experienced Parental Job Loss						(111)	
Job Loss [None]	-1.136(***)		-0.636(***)	-0.640(***)	-0.641(***)	-0.639(***)	
	[0.109]		[0.100]	[0.100]	[0.099]	[0.099]	
Head Education (Proxy for SES) [HS Gr	aduate]						
Unknown/Not Reported		-0.336	-0.352	-0.350	-0.198	-0.211	
		[0.215]	[0.216]	[0.219]	[0.222]	[0.222]	
Less than High School		-0.774(***)	-0.708(***)	-0.723(***)	-0.623(***)	-0.598(***)	
		[0.164]	[0.161]	[0.158]	[0.157]	[0.159]	
Some College		0.800(***)	0.755(***)	0.735(***)	0.724(***)	0.720(***)	
		[0.128]	[0.125]	[0.125]	[0.124]	[0.125]	
BA Degree		2.122(***)	1.957(***)	1.946(***)	1.878(***)	1.860(***)	
		[0.138]	[0.136]	[0.137]	[0.139]	[0.139]	
More than a BA		2.169(***)	1.882(***)	1.880(***)	1.775(***)	1.769(***)	
		[0.186]	[0.190]	[0.188]	[0.190]	[0.189]	
Interactions: Job Loss and Head Educat	tion [No Job Loss	s/HS Diploma	l -	-		-	
No Job Loss/Unknown	-						-0.533
							[0.289]
No Job Loss/Less than HS							-0.689(**)
							[0.265]
No Job Loss/Some College							0.672(***)
The Gob Edda Come Comage							[0.173]
No Job Loss/BA Degree							2.003(***)
No dob 2000/D/ Degree							[0.159]
No Job Loss/More than BA Degree							1.892(***)
NO 300 LOSS/MOTE that DA Degree	,						[0.205]
Job Loss/Unknown							-0.835(**)
JOD LUSS/OTINTOWIT							[0.319]
Job Loss/Less than HS							
JUD LUSS/LESS MAN ITS							-1.379(***)
lab Lace/UC Distance							[0.206]
Job Loss/HS Diploma							-0.664(***)
							[0.159]
Job Loss/Some College							0.188
							[0.186]
Job Loss/BA Degree							1.135(***)
							[0.262]
Job Loss/More than BA Degree							0.902
							[0.857]

Gender							
Men				-0.288(***)	-0.280(***)	-0.280(***)	
				[0.082]	[0.081]	[0.081]	
Family Race [White]							
African-American/Black					-0.509(***)	-0.534(***)	
					[0.122]	[0.123]	
Hispanic/Latino					-0.461	-0.470	
					[0.281]	[0.277]	
Mixed Race, Other and Unknown					0.108	0.098	
					[0.244]	[0.240]	
Year of Birth						0.015	
						[0.009]	
Constant	14.116(***)	12.952(***)	13.284(***)	13.438(***)	13.540(***)	-15.689	13.299(***)
	[0.073]	[0.086]	[0.098]	[0.110]	[0.113]	[17.837]	[0.120]

2,751

-715.97

5

0.240

2,751

-788.959

6

0.262

2,751

-799.736

7

0.267

2,751

-810.629

10

0.276

2,751

-807.634

11

0.278

2,751

-754.287

11

0.264

2,751

-211.324

1

0.077

Clustered Standard errors brackets
*** p<0.001, ** p<0.01, * p<0.05

Ν

BIC'

DF

R-squared

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