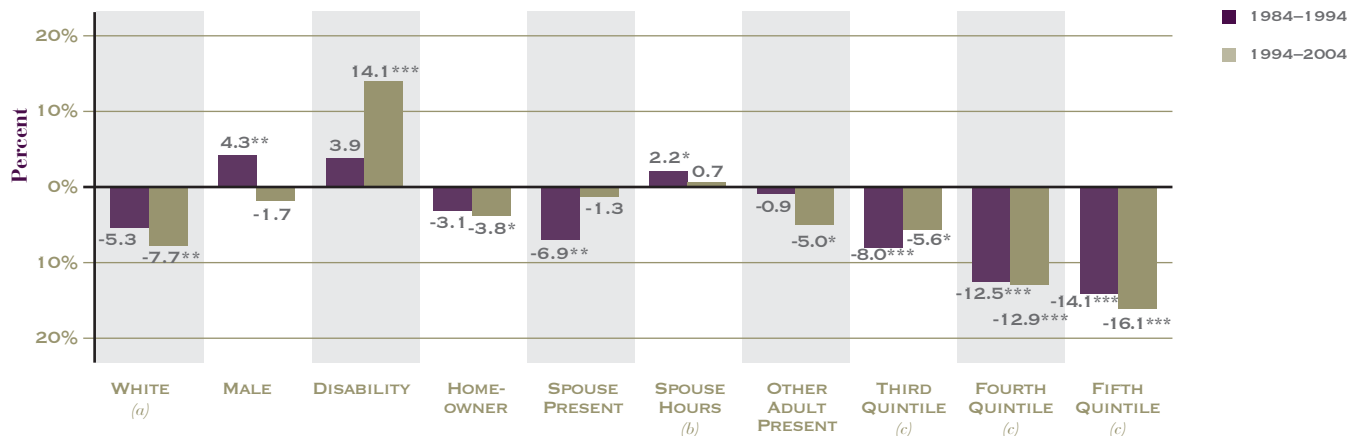


FIGURE 6

Characteristics Associated With Entering the Bottom Quintile



\*  $p < 0.10$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$ . Coefficients are based on a linear probability regression that includes these characteristics as well as dummy variables for age, education, the presence of children, and own work hours. We measure own and spouse's work hours in thousand-hour units. We do not differentiate between spouses and permanent cohabiters, and interact the spouse hours variable with a dummy variable for the spouse's presence. Only characteristics with significant coefficients in at least one time period are shown.

Notes: (a) Relative to non-whites. (b) Effect of an additional 1,000 hours of spouse's work per year. (c) Relative to being in the second quintile.