Table 3: Sample Characteristics of Continuous Variables (N=3,839)

Variables	Research Question 1			Research Question 2		
	Full Sample Mean	Lowered Bequests		Full Sample Mean	Bequest same or greater than 2008	
		Yes—Mean	No—Mean		Yes—Mean	No—Mean
Change in EMB		2008–2010			2008–2016	
	−$12,282	−$105,881	$68,593	−$12,445	$83,341	−$117,919
	(2,856)	(3,682)	(3,331)	(3,640)	(3,575)	(4,518)
Change in net worth		2008–2010			2010–2016	
	−$33,620	−$85,883	$11,495	$130,652	$209,334	$44,012
	(13,244)	(14,630)	(22,995)	(27,192)	(42,330)	(32,748)
Net worth		At 2010			At 2016	
	$567,777	$476,597	$646,562	$698,429	$849,627	$531,939
	(29,468)	(25,775)	(51,155)	(38,202)	(67,343)	(47,322)
Income	$74,692	$73,262	$75,929	$81,592	$93,493	$68,488
	(2,160)	(2,804)	(3,410)	(4,588)	(7,497)	(4,288)
Age	67.51	67.43	67.58	73.42	73.35	73.5
	(0.21)	(0.30)	(0.24)	(0.21)	(0.27)	(0.28)

Source: 2008, 2010, and 2016 HRS. Standard errors appear below means and are in parentheses. The Taylor series method (Wolter 1985) was employed to incorporate HRS's weighting and complex sample design information. Presented in nominal dollars.