

**Table 4: Logistic Regression Results Predicting the Association Between Changes in Net Worth and Changes in Expected Minimum Bequests During the Great Recession (N=3,839)**

Variables	$\beta$	Standard Error	p-value	Odds Ratio
Intercept	-0.569	2.919	0.846	
Net worth change, 2008 to 2010 (ref=6th decile)				
1st decile	0.726	0.182	<0.001	2.067
2nd decile	0.754	0.182	<0.001	2.124
3rd decile	0.595	0.198	0.004	1.812
4th decile	0.873	0.184	<0.001	2.394
5th decile	0.474	0.231	0.045	1.607
7th decile	0.128	0.183	0.489	1.136
8th decile	0.472	0.234	0.049	1.603
9th decile	0.227	0.205	0.274	1.255
10th decile	-0.266	0.218	0.226	0.766
Marital status, 2010 (ref=couple)				
Single	-0.292	0.086	0.001	0.747
Health status, 2010 (ref=good)				
Poor or fair	-0.268	0.106	0.014	0.765
Very good or excellent	-0.141	0.119	0.24	0.869
Retirement status, 2010 (ref=not retired)				
Fully retired	-0.227	0.134	0.096	0.797
Partially retired	-0.11	0.126	0.387	0.896
Education attainment (ref=some college/grad.)				
Less than high school	-0.139	0.177	0.434	0.87
High school	-0.084	0.103	0.419	0.92
Postgraduate	0.017	0.137	0.901	1.017
Ethnicity (ref=white)				
Non-white	-0.148	0.092	0.115	0.863
Gender (ref=male)				
Female	-0.044	0.086	0.613	0.957
IHS Net worth, 2010	0.001	0.009	0.876	0.983
Log income, 2010	-0.033	0.032	0.308	0.908
Age, 2010	0.018	0.086	0.833	0.858
Age squared/1,000, 2010	-0.088	0.592	0.883	0.916
Wald chi-squared	4.8			
Adjusted R-squared	0.058			
c-statistic	0.608			

Source: 2008 and 2010 HRS. Results weighted to account for oversampling techniques and complex survey design used by HRS. Presented in nominal dollars.