**Table 1. Sociodemographic Characteristics, Health and Retirement Study (N = 6,840)**

|  |  |  |
| --- | --- | --- |
|  | Mean (standard deviation) | Missingness % |
| Age | 64.21 years (8.87) | 0 |
| Gender |  | 0 |
| Male | n=2660, 38.9% |  |
| Female | n=4180, 61.1% |  |
| Education | 13.09 years (2.84) | 0 |
| Race |  | 0 |
| White | n=5810, 84.9% |  |
| Black | n=735, 10.7% |  |
| Income | 18079.19 USD (86429.06) | 0 |
| Wealth | 598287 USD (1400537.97) | 0 |
| Life Satisfaction | 4.87 (1.24) | 0 |
| Optimism | 4.56 (0.86) | 0 |
| Purpose | 4.70 (0.81) | 0 |
| Mastery | 4.84 (0.89) | 0 |
| Finance | 7.32 (2.15) | 0 |
| Health | 7.43 (1.89) | 0 |
| Cumulative PWB score | 33.75 (5.69) | 0 |

This table presents the descriptive statistics of the study sample.

The percentage of individuals with zero income was 56% (n=3850), and the percentage of individuals with zero wealth was 1.6% (n=112).

All psychological well-being (PWB) scores were not standardized for presentation, although they were standardized for the statistical models.