

|                                     |      |      |      |      |      |
|-------------------------------------|------|------|------|------|------|
| Full time wage offer at age         |      |      |      |      |      |
| 20                                  | 0.44 | 0.06 | 0.02 | 0.08 | 0.54 |
| 30                                  | 0.61 | 0.04 | 0.01 | 0.11 | 0.65 |
| 40                                  | 0.65 | 0.04 | 0.01 | 0.15 | 0.70 |
| 50                                  | 0.64 | 0.04 | 0.01 | 0.11 | 0.68 |
| Potential husband's earnings at age |      |      |      |      |      |
| 20                                  | 0.18 | 0.16 | 0.08 | 0.06 | 0.44 |
| 30                                  | 0.25 | 0.14 | 0.11 | 0.10 | 0.47 |
| 40                                  | 0.28 | 0.14 | 0.10 | 0.10 | 0.49 |
| Present discounted value of utility |      |      |      |      |      |
| White women                         | 0.32 | —    | 0.00 | 0.09 | 0.36 |
| Black women                         | 0.09 | —    | 0.04 | 0.03 | 0.20 |
| Hispanic women                      | 0.17 | —    | 0.02 | 0.05 | 0.23 |
| All                                 | 0.18 | 0.24 | 0.03 | 0.11 | 0.47 |