Supplemental Table S1. Descriptive Statistics, Full Sample and by Parental Status

	Full sample	Parents			Non-parents		
	All years	All years	1989	2019	All years	1989	2019
Household Type							
Parents	0.22						
Married	0.46	0.63	0.71	0.57			
Cohabiting	0.06	0.08	0.04	0.12			
Single father	0.06	0.09	0.07	0.11			
Divorced mother	0.10	0.14	0.15	0.13			
Never-married mother	0.04	0.06	0.04	0.08			
Non-parents	0.75						
Married	0.06				0.24	0.21	0.19
Cohabiting	0.03				0.12	0.16	0.15
Single man	0.09				0.36	0.38	0.37
Single woman	0.07				0.28	0.25	0.28
Widowed[a]	0.03						
Age	42.6	44.4	42.5	46.1	35.8	36.5	36.2
Race/ethnicity							
Non-Hispanic White	0.68	0.67	0.72	0.59	0.73	0.64	0.64
Non-Hispanic Black	0.14	0.14	0.13	0.16	0.11	0.13	0.12
Hispanic	0.10	0.11	0.10	0.13	0.07	0.08	0.08
Other race/ethnicity	0.08	0.08	0.04	0.12	0.10	0.15	0.16
Education							
Less than high school	0.12	0.14	0.23	0.11	0.06	0.05	0.05
High school	0.30	0.32	0.33	0.28	0.23	0.17	0.20
Some college	0.26	0.26	0.22	0.29	0.29	0.30	0.33
Bachelor's degree	0.19	0.16	0.11	0.19	0.27	0.32	0.28
Master's degree or more	0.13	0.12	0.12	0.13	0.15	0.16	0.13
Log of household income[b]	10.44	10.5	10.3	10.6	10.4	10.5	10.3
Household size	2.84	3.2	3.4	3.1	1.7	1.7	1.8
Parents have at least one:							
Resident child less age 19	--	0.60	0.57	0.53	--		
Non-resident child older than 18	--	0.58	0.58	0.60	--		
Sample size	41,625	31,797	1,942	3,123	8,759	391	1,002

Note: [a]Includes parents and non-parents. [b] Household income is adjusted by household size. Characteristics refer to household head unless otherwise indicated. Sample sizes of parents and non-parents do not equal total sample size because widowed households are excluded. All estimates are weighted.

Supplemental Table S2. Sample Size by Household Type and Year

Household Type	1989	1992	1995	1998	2001	2004	2007	2010	2013	2016	2019
Parents											
Married	248	247	270	257	285	263	266	386	345	312	273
Cohabiting	11	8	25	24	33	32	27	54	67	67	64
Single father	21	28	22	31	35	43	32	62	55	52	47
Divorced mother	33	37	44	48	57	58	67	90	86	94	65
Never-married mother	4	9	7	8	14	18	7	27	31	29	26
Non-parents											
Married	13	35	31	29	30	33	29	49	26	34	35
Cohabiting	1	5	11	9	12	8	10	20	23	31	26
Single man	23	41	33	39	37	36	30	74	79	73	72
Single woman	15	29	37	39	30	38	25	58	55	45	37
Widowed [a]	18	11	19	19	18	17	11	28	21	23	19

Note: [a] Includes parents and non-parents.

Supplemental Table S3. Regression models investigating mechanisms behind household type differences in net worth (

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Parents (reference)						
Non-parents	-1.45 *	-1.45 *	-1.60 *	-2.45 *	2.69 *	1.09 *
	(.26)	(.26)	(.26)	(.26)	(.24)	(.22)
Mechanisms						
Attitude toward risk						
Average (reference)						
Above average		3.11 *				1.31 *
		(.27)				(.20)
No risk		-7.84 *				-2.72 *
		(.25)				(.20)
Savings habits						
Regular (reference)						
Irregular		-8.11 *				-2.90 *
		(.26)				(.21)
No savings		-15.8 *				-6.12 *
		(.28)				(.24)
Received inheritance			9.51 *			5.85 *
			(.26)			(.19)
Debts						
Credit card debt				-2.99 *		-4.49 *
				(.19)		(.16)
Educational debt				-13.18 *		-11.78 *
				(.29)		(.26)
Vehicle debt				-5.20 *		-7.18 *
				(.19)		(.16)
Assets						
Home					20.5 *	20.7 *
					(.25)	(.24)
Retirement funds					6.80 *	6.72 *
					(.20)	(.21)
Stocks/financial securities					9.35 *	7.24 *
					(.27)	(.26)
Intercept	50.4	57.9	49.2	53.3	37.2	45.3
	(1.71)	(.42)	(1.67)	(1.66)	(1.50)	(1.46)

Notes: All estimates weighted. Statistical significance is denoted as * p <.01 (two-tailed). Standard errors are in parentheses.
All models include year fixed effects, demographic variables, and income. Models include all household types;
coefficients for widowed households are suppressed to improve readability.

Supplemental Table S4. Regression models investigating mechanisms behind household type differences in net worth (n=41,625)

	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6	
	B	s.e.	B	s.e.	B	s.e.	B	s.e.	B	s.e.	B	s.e.
Parents												
Married (reference)												
Cohabiting	-6.22	(.40) *	-7.26	(.41) *	-6.19	(.40) *	-6.79	(.42) *	-0.75	(.36) +	-1.43	(.36) *
Single father	-5.88	(.41) *	-7.15	(.46) *	-5.68	(.42) *	-8.26	(.42) *	1.95	(.37) *	-0.70	(.38)
Divorced mother	-6.79	(.32) *	-11.30	(.33) *	-6.49	(.32) *	-7.83	(.31) *	-0.76	(.28) *	-1.44	(.26) *
Never-married mother	-3.41	(.41) *	-7.64	(.41) *	-3.44	(.40) *	-5.76	(.40) *	4.18	(.37) *	1.77	(.34) *
Non-parents												
Married	-2.33	(.48) *	-0.34	(.48)	-2.48	(.46) *	-2.68	(.43) *	0.54	(.44)	-0.32	(.39)
Cohabiting	-7.25	(.71) *	-6.21	(.73) *	-7.31	(.70) *	-6.49	(.63) *	-0.32	(.65)	-0.11	(.53)
Single man	-1.87	(.39) *	-4.36	(.40) *	-1.94	(.38) *	-4.95	(.40) *	6.46	(.35) *	2.59	(.33) *
Single woman	-5.21	(.40) *	-7.95	(.40) *	-5.32	(.40) *	-7.07	(.39) *	2.40	(.38) *	0.19	(.35)
Mechanisms												
Attitude toward risk												
Average (reference)												
Above average			3.11	(.26) *							1.29	(.20) *
No risk			-7.00	(.25) *							-2.64	(.20) *
Savings habits												
Regular (reference)												
Irregular			-7.70	(.26) *							-2.90	(.22) *
No savings			-14.67	(.29) *							-6.15	(.24) *
Received inheritance					9.37	(.27) *					5.83	(.19) *
Debts												
Credit card debt							-3.25	(.19) *			-4.41	(.17) *
Educational debt							-13.26	(.29) *			-11.71	(.25) *
Vehicle debt							-5.83	(.19) *			-7.13	(.16) *
Home									20.9	(.25) *	20.7	(.24) *
Retirement funds									7.0	(.21) *	6.7	(.21) *
Stocks/financial securities									9.3	(.27) *	7.2	(.26) *
Intercept	53.3	1.7	60.1	0.4	52.0	1.6	57.5	1.6	36.0	1.5	45.5	1.5

Notes: All estimates are weighted. Statistical significance levels are denoted as follows: + p<.05, * p<.01 (two-tailed). Standard errors are in parentheses. All models include year fixed effects, demographic variables, and income. Models include all household types; coefficients for widowed individuals are suppressed to improve readability.

Supplemental Table S5. Models Predicting Homeownership by
Marital and Parental Status with Interactions by Year (*N*=41,625)

	B	s.e.	
Married parents (reference)			
Married couple, no children	-0.09	(0.01)	*
Unmarried-parent families	-0.23	(0.01)	*
Unmarried childless adult households	-0.28	(0.01)	*
Interactions			
Unmarried parent X 1989	-0.10	(0.03)	*
Unmarried parent X 1992	-0.01	(0.03)	
Unmarried parent X 1995	-0.03	(0.02)	
Unmarried parent X 1998	-0.06	(0.02)	+
Unmarried parent X 2001	-0.01	(0.03)	
Unmarried parent X 2004	0.01	(0.02)	
Unmarried parent X 2010	0.05	(0.02)	+
Unmarried parent X 2013	0.04	(0.02)	+
Unmarried parent X 2016	0.03	(0.02)	
Unmarried parent X 2019	-0.01	(0.02)	
Unmarried childless X 1989	-0.02	(0.03)	
Unmarried childless X 1992	-0.04	(0.02)	
Unmarried childless X 1995	0.00	(0.02)	
Unmarried childless X 1998	-0.02	(0.02)	
Unmarried childless X 2001	0.02	(0.02)	
Unmarried childless X 2004	0.04	(0.02)	+
Unmarried childless X 2010	0.01	(0.02)	
Unmarried childless X 2013	0.00	(0.02)	
Unmarried childless X 2016	-0.01	(0.02)	
Unmarried childless X 2019	0.01	(0.02)	
Year effects (ref. 2007)			
1989	0.00	(0.01)	
1992	-0.02	(0.01)	
1995	0.00	(0.01)	
1998	0.01	(0.01)	
2001	-0.01	(0.01)	
2004	-0.01	(0.01)	
2010	-0.02	(0.01)	*
2013	-0.04	(0.01)	*
2016	-0.05	(0.01)	*
2019	-0.04	(0.01)	*
Intercept	0.66	(0.03)	*

Note: All estimates are weighted. Statistical significance levels are
denoted as follows: *+ p < .05, * p < .01 (two-tailed tests).
Standard errors are in parentheses. Models include demographic
characteristics, income variables, and year fixed effects. Coefficients for
widowed households are suppressed to improve readability.

Supplemental Table S6. Quantile Regressions of Percentile Net Worth Excluding Home Equity, by Household T

Panel A: Parents versus non-parents

	25th percentile		50th percentile		75th percentile	
	B		B		B	
Parents (reference)						
Non-parents	0.68		0.92		-0.71	
	(0.60)		(0.64)		(0.53)	

Panel B: Married parents compared with other household types

	25th percentile		50th percentile		75th percentile	
	B		B		B	
Parents						
Married (reference)						
Cohabiting	-2.12	*	-8.27	*	-3.29	*
	(0.48)		(0.50)		(0.38)	
Single father	0.96	+	-7.64	*	-4.00	*
	(0.42)		(0.53)		(0.40)	
Divorced mother	-5.16	*	-11.68	*	-6.29	*
	(0.39)		(0.42)		(0.32)	
Never-married mother	3.37	*	-8.01	*	-4.51	*
	(0.62)		(0.60)		(0.34)	
Non-parents						
Married	-1.15	*	-1.48	*	-1.33	*
	(0.43)		(0.51)		(0.47)	
Cohabiting	-5.32	*	-7.38	*	-4.55	*
	(0.73)		(0.80)		(0.57)	
Single man	4.51	*	.70		0.91	+
	(0.39)		(0.43)		(0.36)	
Single woman	-2.01	*	-5.04	*	-4.10	*
	(0.46)		(0.48)		(0.39)	

Note: All estimates are weighted. Statistical significance levels are denoted as follows: * $p < .05$, ** $p < .01$, *** $p < .001$ (two-tailed tests). Standard errors are in parentheses. All models include demographic and income variables, homeownership, and year fixed effects. Models in Panel B include all household types; coefficients for widowed individuals are suppressed to improve readability.