

**Table A1.** Definition of variables in regression models

Variable group	Variable label	Definition	N	Mean	St Dev.	Min	Max	Base category “Left Out” to avoid autocorrelation	Other notes
Dependent variable									
	height	Staff measured height in cm	974	169.0	9.2	146.1	198.6		
	weight	Staff measured weight in kg	974	86.9	23.3	40.8	195.6		
	BMI_kgm2	BMI calculated as weight kg/ (height m) <sup>2</sup>	974	30.5	8.1	15.0	65.2		
Base Factors									
	location	Study site location {Minneapolis, Raleigh}	974					Raleigh	
	race	Self-reported race group {American Indian/Alaska Native, Asian/Pacific Islander, Black/African American, White, Multiple or Other}	909					White	Respondents may check all that apply; those that report multiple racial identities are designated “Multiple or Other”
	ethnicity	Self-reported Hispanic ethnicity {Hispanic, Non-Hispanic}	952					Non-Hispanic	
	sex	Self-reported gender {Female, Male, Nonbinary}	966					Male	
Age and Education									
	age	Self-reported age in years	973	41.4	13.7	18	74		Sample excludes minors who are of working age
	age_squared	Reported Age <sup>2</sup>	973	1,906	1,180	324	5,329		

(Continued)

1226  
1227  
1228  
1229  
1230  
1231  
1232  
1233  
1234  
1235  
1236  
1237  
1238  
1239  
1240  
1241  
1242  
1243  
1244  
1245  
1246  
1247  
1248  
1249  
1250  
1251  
1252  
1253  
1254  
1255  
1256  
1257  
1258  
1259  
1260  
1261  
1262  
1263  
1264  
1265  
1266  
1267  
1268  
1269  
1270  
1271  
1272  
1273  
1274

Table A1. (Continued.)

Variable group	Variable label	Definition	N	Mean	St Dev.	Min	Max	Base category "Left Out" to avoid autocorrelation	Other notes
	Greater than High School education	Self-reported highest level of schooling then placed into binary for education including a high school degree or less, or those with more than a high school degree	966	0.45	0.50	0	1	Schooling less than or equal to High School Degree	
	highest schooling	Self-reported highest level of schooling {Less than High School, Some High School, High School Diploma, Some College, Associate/Technical Degree, Bachelor's Degree, Graduate Degree}	966					Less than High School	
Access Factors									
	food_insecure	Participant meets two or more of the following criteria:	968	0.75	0.43	0	1	Food Secure	
	did not last	Participant reports either Often True or Sometimes True to the following statement: [In the last 12 months] The food that we bought just did not last and we did not have money to get more	761	0.79		0	1		Not directly included in regression, but used to generate food_insecure
	not afford balanced	Participant reports either Often True or Sometimes True to the following statement: [In the last 12 months] We could not afford to eat balanced meals	669	0.69		0	1		Not directly included in regression, but used to generate food_insecure

(Continued)

Table A1. (Continued.)

Variable group	Variable label	Definition	N	Mean	St Dev.	Min	Max	Base category "Left Out" to avoid autocorrelation	Other notes
	cut meal size	Participant reports Yes to the following statement: [In the last 12 months] Did you or other adults in the household ever cut the size of your meal or skip meals because there was not enough money for food?	481	0.50		0	1		Not directly included in regression, but used to generate food_insecure
	hungry	Participant reports Yes to the following statement: [In the last 12 months] Were you ever hungry but did not eat because there was not enough money for food?	469	0.48		0	1		Not directly included in regression, but used to generate food_insecure
	eat less	Participant reports Yes to the following statement: [In the last 12 months] Did you ever eat less than you felt you should because there was not enough money for food?	546	0.56		0	1		Not directly included in regression, but used to generate food_insecure
	cut meal size_frequency	Participant reports either almost every month or some months but not every month when asked how frequently they report cutting their meal size	396	0.41					Not directly included in regression, but used to generate food_insecure
	is_banked	Reports holding either a checking or savings account with either a bank or credit union	974	0.53	0.50	0	1	Is Unbanked	
	snap_user	Reports being a current user of the SNAP program	947	0.53	0.50	0	1	Non SNAP Recipient	

(Continued)

1324  
1325  
1326  
1327  
1328  
1329  
1330  
1331  
1332  
1333  
1334  
1335  
1336  
1337  
1338  
1339  
1340  
1341  
1342  
1343  
1344  
1345  
1346  
1347  
1348  
1349  
1350  
1351  
1352  
1353  
1354  
1355  
1356  
1357  
1358  
1359  
1360  
1361  
1362  
1363  
1364  
1365  
1366  
1367  
1368  
1369  
1370  
1371  
1372

Table A1. (Continued.)

Variable group	Variable label	Definition	N	Mean	St Dev.	Min	Max	Base category "Left Out" to avoid autocorrelation	Other notes
Exercise Factors									
	mild	Number of times in a typical week respondent reports working out at a mild level for 15 min or more	950	3.99	4.22	0	50		
	mild_squared	mild^2	950	33.69	135.02	0	2,500		
	moderate	Number of times in a typical week respondent reports working out at a moderate level for 15 min or more	944	2.98	4.50	0	53		
	moderate_squared	moderate^2	944	29.09	174.76	0	2,809		
	strenuous	Number of times in a typical week respondent reports working out at a strenuous level for 15 min or more	945	1.86	2.89	0	30		
	strenuous_squared	strenuous^2	945	11.80	49.63	0	900		

1373  
1374  
1375  
1376  
1377  
1378  
1379  
1380  
1381  
1382  
1383  
1384  
1385  
1386  
1387  
1388  
1389  
1390  
1391  
1392  
1393  
1394  
1395  
1396  
1397  
1398  
1399  
1400  
1401  
1402  
1403  
1404  
1405  
1406  
1407  
1408  
1409  
1410  
1411  
1412  
1413  
1414  
1415  
1416  
1417  
1418  
1419  
1420  
1421

Table A2. BMI among whole WAGE\$ sample

	(1)	(2)	(3)	(4)	(5)
Race: American Indian/Alaska Native	0.549 (1.805)	0.627 (1.810)	0.568 (1.820)	0.356 (1.818)	0.174 (1.821)
Race: Asian/Pacific Islander	0.228 (5.710)	0.647 (5.712)	0.693 (5.721)	3.194 (5.866)	2.880 (5.867)
Race: Black/African American	1.949** (0.820)	2.100** (0.838)	2.076** (0.847)	1.937** (0.859)	1.624 (0.887)
Race: Other/Multiracial	1.744 (2.032)	1.722 (2.038)	1.744 (2.046)	1.407 (2.056)	1.122 (2.065)
Hispanic	4.851* (2.772)	4.786* (2.772)	4.946* 2.780	4.544 (2.777)	4.323 (2.780)
American Indian/Alaska Native and Hispanic	7.238 (6.515)	6.679 (6.520)	6.410 (6.533)	5.837 (6.539)	5.951 (6.535)
Black/African American and Hispanic	-6.524* (3.473)	-6.698* (3.474)	-6.851** (3.482)	-5.874* (3.518)	-5.726** (3.518)
Other/Multiracial and Hispanic	-4.061 (3.854)	-3.929 (3.853)	-4.050 (3.860)	-3.922 (3.857)	-3.649 (3.860)
Female	4.804*** (0.587)	4.886*** (0.591)	4.782*** 0.601	4.704*** (0.615)	4.724*** (0.615)
Nonbinary	0.712 (3.628)	1.102 (3.647)	0.994 (3.666)	0.813 (3.650)	1.152 (3.656)
Location—Minneapolis	-0.429 (0.591)	-0.460 (0.619)	-0.487 (0.682)	-0.300 (0.688)	-0.693 (0.744)

*(Continued)*

1422  
1423  
1424  
1425  
1426  
1427  
1428  
1429  
1430  
1431  
1432  
1433  
1434  
1435  
1436  
1437  
1438  
1439  
1440  
1441  
1442  
1443  
1444  
1445  
1446  
1447  
1448  
1449  
1450  
1451  
1452  
1453  
1454  
1455  
1456  
1457  
1458  
1459  
1460  
1461  
1462  
1463  
1464  
1465  
1466  
1467  
1468  
1469  
1470

Table A2. (Continued.)

	(1)	(2)	(3)	(4)	(5)
Constant	26.458*** (0.925)	21.214 (2.998)	20.937*** (3.088)	21.764*** (3.115)	19.582*** (3.491)
Age		0.248* (0.142)	0.238* (0.144)	0.251* (0.144)	0.258* (0.144)
Age Squared		-0.003* (0.002)	-0.003 (0.002)	-0.003* (0.002)	-0.003* (0.002)
Probability Education > High School		0.378 (0.592)	0.323 (0.607)	0.399 (0.605)	0.332 (0.607)
Food Insecure			0.217 (0.665)	0.197 (0.667)	0.139 (0.667)
Probability of Holding a Bank Account			0.248 (0.657)	0.187 (0.656)	0.073 (0.661)
Probability of SNAP User			0.577 (0.586)	0.576 (0.586)	-0.623 (0.587)
Weekly Mild Exercise Frequency				0.020 (0.127)	0.020 (0.126)
Weekly Mild Exercise Frequency Squared				-0.002 (0.004)	-0.002 (0.004)
Weekly Moderate Exercise Frequency				-0.405*** (0.143)	-0.395*** (0.143)
Weekly Moderate Exercise Frequency Squared				0.008** (0.003)	0.007** (0.003)

(Continued)

1471  
1472  
1473  
1474  
1475  
1476  
1477  
1478  
1479  
1480  
1481  
1482  
1483  
1484  
1485  
1486  
1487  
1488  
1489  
1490  
1491  
1492  
1493  
1494  
1495  
1496  
1497  
1498  
1499  
1500  
1501  
1502  
1503  
1504  
1505  
1506  
1507  
1508  
1509  
1510  
1511  
1512  
1513  
1514  
1515  
1516  
1517  
1518  
1519

Table A2. (Continued.)

	(1)	(2)	(3)	(4)	(5)
Weekly Strenuous Exercise Frequency				0.121 (0.217)	0.120 (0.217)
Weekly Moderate Exercise Frequency Squared				-0.010 (0.014)	-0.010 (0.013)
Primary Job Hourly Wage					0.255 (0.185)
Age Quadratic	FALSE	TRUE	TRUE	TRUE	TRUE
Education Fixed Effects	FALSE	TRUE	TRUE	TRUE	TRUE
Access Fixed Effects	FALSE	FALSE	TRUE	TRUE	TRUE
Exercise Quadratics	FALSE	FALSE	FALSE	TRUE	TRUE
Wage Control	FALSE	FALSE	FALSE	FALSE	TRUE
N	805	805	805	805	805
R <sup>2</sup> Adjusted	0.10	0.09	0.08	0.09	0.09
F-Statistic	7.85	6.44	5.36	7.97	4.48

Note 1: Food Insecurity defined by two or more of six factors being true in the 12 months [the food you bought did not last and could not afford more, you could not afford a balanced meal, you cut your meal size because you were worried there was not enough money for food, you were hungry because there was not enough money for food, you ate less because you were worried you were going to run out of food, the number of times you cut your meal size due to fear of running out of food was more than one or two times].

Note 2: Exercise level based on the count of times in a week that the respondent reports engaging in activity for at least 15 min, separated by mild, moderate, or strenuous levels.

Note 3: Banked status based on reported ownership of a checking or savings account with a bank or credit union.

Note 4: Access Fixed Effects include Food Insecurity, Banked Status, and SNAP User Indicator.

Note 5: Regression results reported in terms of BMI units. Standard Errors in parentheses.

Note 6: p-values 0.10\*; 0.05\*\*; 0.01\*\*\*.

Note 7: For categorical variables, the following values are used as the baseline: {(Location: Raleigh), (Education: High School Degree or Less), (Bank Status: No bank or credit union account), (SNAP User Status: Non-user), (Food Insecurity: Food Secure)}.

Note 8: Each regression is run with the same sample of respondents with no item nonresponse, even if that item is not included in that regression version column. This is done for the sake of comparability.

Note 9: Asian/Pacific Islander and Hispanic not included in chart due to a lack of sufficient observations.

1520  
1521  
1522  
1523  
1524  
1525  
1526  
1527  
1528  
1529  
1530  
1531  
1532  
1533  
1534  
1535  
1536  
1537  
1538  
1539  
1540  
1541  
1542  
1543  
1544  
1545  
1546  
1547  
1548  
1549  
1550  
1551  
1552  
1553  
1554  
1555  
1556  
1557  
1558  
1559  
1560  
1561  
1562  
1563  
1564  
1565  
1566  
1567  
1568

**Table A3.** Decomposition of the determinants of BMI among the whole WAGES sample

	(1)		(2)		(3)		(4)		(5)	
	Raleigh,	Mpls,	Raleigh,	Mpls,	Raleigh,	Mpls,	Raleigh,	Mpls,	Raleigh,	Mpls,
	NC	MN	NC	MN	NC	MN	NC	MN	NC	MN
Race: American Indian/ Alaska Native	5.093 (4.359)	0.242 (1.855)	5.296 (4.360)	0.133 (1.869)	5.276 (4.375)	-0.198 (1.895)	6.020 (4.394)	-0.624 (1.903)	5.713 (4.395)	-0.622 (1.906)
Race: Asian/Pacific Islander	2.180 (8.461)	-2.872 (7.687)	4.425 (8.472)	-2.740 (7.723)	5.218 (8.584)	-1.972 (7.759)	3.924 (8.567)	10.558 (9.017)	3.087 (8.580)	10.581 (9.040)
Race: Black/African American	2.645** (1.289)	0.674 (1.001)	3.025** (1.302)	0.472 (1.051)	3.035** (1.317)	0.461 (1.069)	3.103** (1.324)	0.151 (1.103)	2.336 (1.438)	0.157 (1.109)
Race: Other/Multiracial	-1.527 (2.939)	2.036 (1.913)	-1.337 (2.937)	1.788 (1.949)	-1.254 (2.952)	1.816 (1.961)	-1.877 (2.968)	1.201 (1.993)	-2.400 (2.990)	1.205 (1.997)
Hispanic	2.137 (2.041)	1.468 (1.887)	1.710 (2.040)	1.559 (1.900)	1.709 (2.047)	1.594 (1.907)	1.767 (2.099)	1.653 (1.907)	1.589 (2.101)	1.656 (1.911)
Female	5.821*** (0.860)	3.708*** (0.799)	5.880*** (0.863)	3.736*** (0.811)	5.809*** (0.902)	3.724*** (0.813)	5.612*** (0.923)	3.574*** (0.846)	5.740*** (0.927)	3.575*** (0.847)
Nonbinary	3.098 (5.986)	-1.146 (4.473)	2.892 (5.981)	-1.165 (4.548)	2.613 (6.020)	-0.648 (4.591)	2.769 (6.003)	-1.129 (4.576)	3.830 (6.047)	-1.127 (4.583)
Constant	25.164*** (1.324)	27.454*** (0.990)	15.831*** (4.271)	27.252*** (4.483)	15.274*** (4.452)	26.599*** (4.553)	16.848*** (4.492)	27.291*** (4.593)	14.162*** (4.902)	27.452*** (5.507)
Age			0.444** (0.211)	0.028 (0.207)	0.444** (0.217)	0.050 (0.209)	0.441** (0.217)	0.058 (0.209)	0.450** (0.217)	0.058 (0.209)

(Continued)

1569  
1570  
1571  
1572  
1573  
1574  
1575  
1576  
1577  
1578  
1579  
1580  
1581  
1582  
1583  
1584  
1585  
1586  
1587  
1588  
1589  
1590  
1591  
1592  
1593  
1594  
1595  
1596  
1597  
1598  
1599  
1600  
1601  
1602  
1603  
1604  
1605  
1606  
1607  
1608  
1609  
1610  
1611  
1612  
1613  
1614  
1615  
1616  
1617



Table A3. (Continued.)

	(1)		(2)		(3)		(4)		(5)	
	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN
Age Squared			-0.005** (0.003)	0.000 (0.002)	-0.005** (0.003)	-0.001 (0.002)	-0.005** (0.003)	-0.001 (0.002)	-0.005** (0.003)	-0.001 (0.002)
Probability Education > High School			1.129 (0.855)	-0.598 (0.824)	1.053 (0.870)	-0.734 (0.863)	1.208 (0.871)	-0.661 (0.867)	1.065 (0.877)	-0.659 (0.869)
Food Insecure					0.657 (0.959)	-0.568 (0.827)	0.395 (0.976)	-0.409 (0.938)	0.262 (0.980)	-0.410 (0.940)
Probability of Holding a Bank Account					0.036 (0.956)	0.155 (0.927)	0.212 (0.957)	0.195 (0.927)	-0.019 (0.970)	0.198 (0.930)
Probability of SNAP User					-0.142 (0.858)	1.105 (0.828)	-0.122 (0.857)	1.027 (0.835)	-0.004 (0.860)	1.027 (0.836)
Weekly Mild Exercise Frequency							0.049 (0.186)	0.029 (0.201)	0.053 (0.185)	0.028 (0.201)
Weekly Mild Exercise Frequency Squared							-0.003 (0.006)	-0.008 (0.008)	-0.003 (0.006)	-0.008 (0.008)
Weekly Moderate Exercise Frequency							-0.527** (0.210)	-0.248 (0.204)	-0.507** (0.210)	-0.248 (0.204)
Weekly Moderate Exercise Frequency Squared							0.010 (0.007)	0.006 (0.004)	0.009 (0.007)	0.006 (0.004)

(Continued)

1618  
1619  
1620  
1621  
1622  
1623  
1624  
1625  
1626  
1627  
1628  
1629  
1630  
1631  
1632  
1633  
1634  
1635  
1636  
1637  
1638  
1639  
1640  
1641  
1642  
1643  
1644  
1645  
1646  
1647  
1648  
1649  
1650  
1651  
1652  
1653  
1654  
1655  
1656  
1657  
1658  
1659  
1660  
1661  
1662  
1663  
1664  
1665  
1666

Table A3. (Continued.)

	(1)		(2)		(3)		(4)		(5)	
	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN
Weekly Strenuous Exercise Frequency							-0.006 (0.320)	0.253 (0.304)	0.013 (0.319)	0.254 (0.305)
Weekly Strenuous Exercise Frequency Squared							0.006 (0.019)	-0.034 (0.021)	0.005 (0.019)	-0.034 (0.021)
Primary Job Hourly Wage									0.346 (0.254)	-0.016 (0.294)
Location BMI Estimate	31.296*** (0.433)	29.834*** (0.402)	31.296*** (0.434)	29.834*** (0.403)	31.296*** (0.435)	29.834*** (0.405)	31.296*** (0.438)	29.834*** (0.408)	31.296*** (0.438)	29.834*** (0.408)
Difference	1.463** (0.590)		1.463** (0.592)		1.463** (0.594)		1.463** (0.598)		1.463** (0.599)	
Endowments	0.712*** (0.263)		0.685* (0.367)		0.553 (0.548)		0.618 (0.574)		0.638 (0.684)	
Coefficients	0.162 (0.647)		0.116 (0.710)		-0.051 (0.833)		-0.292 (0.844)		0.326 (0.958)	
Interaction	0.588 (0.397)		0.662 (0.559)		0.961 (0.815)		1.137 (0.843)		0.500 (1.027)	
Age Quadratic	FALSE		TRUE		TRUE		TRUE		TRUE	
Education Fixed Effects	FALSE		TRUE		TRUE		TRUE		TRUE	
Access Fixed Effects	FALSE		FALSE		TRUE		TRUE		TRUE	
Exercise Quadratics	FALSE		FALSE		FALSE		TRUE		TRUE	
Wage Control	FALSE		FALSE		FALSE		FALSE		TRUE	
N	421 384		421 384		421 384		421 384		421 384	

(Continued)

1667  
1668  
1669  
1670  
1671  
1672  
1673  
1674  
1675  
1676  
1677  
1678  
1679  
1680  
1681  
1682  
1683  
1684  
1685  
1686  
1687  
1688  
1689  
1690  
1691  
1692  
1693  
1694  
1695  
1696  
1697  
1698  
1699  
1700  
1701  
1702  
1703  
1704  
1705  
1706  
1707  
1708  
1709  
1710  
1711  
1712  
1713  
1714  
1715

Table A3. (Continued.)

	(1)		(2)		(3)		(4)		(5)	
	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN
R <sup>2</sup> adjusted	0.098	0.046	0.107	0.040	0.102	0.038	0.110	0.048	0.112	0.045
F-Statistic	7.52	3.66	6.03	2.60	4.65	2.16	3.73	2.02	3.64	1.91
Endowment Effect Share of Total Differential	48.68		46.81		37.80		42.24		43.58	
Coefficient + Interaction Effect Share of Total Differential	51.32		53.19		62.20		57.76		56.42	

Note 1: Food Insecurity defined by two or more of six factors being true in the 12 months [the food you bought did not last and could not afford more, you could not afford a balanced meal, you cut your meal size because you were worried there was not enough money for food, you were hungry because there was not enough money for food, you ate less because you were worried you were going to run out of food, the number of times you cut your meal size due to fear of running out of food was more than one or two times].

Note 2: Exercise level based on the count of times in a week that the respondent reports engaging in activity for at least 15 min, separated by mild, moderate, or strenuous levels.

Note 3: Banked status based on reported ownership of a checking or savings account with a bank or credit union.

Note 4: Access Fixed Effects include Food Insecurity, Banked Status, and SNAP User Indicator.

Note 5: Regression results reported in terms of BMI units. Standard Errors in parentheses.

Note 6: p-values 0.10\*; 0.05\*\*; 0.01\*\*\*.

Note 7: For categorical variables, the following values are used as the baseline: {(Location: Raleigh), (Education: High School Degree or Less), (Bank Status: FALSE), (SNAP User: FALSE), (Food Insecurity: Food Secure)}.

Note 8: Each decomposition is run with the same sample of respondents with no item nonresponse, even if that item is not included in that decomposition version.

Note 9: Asian/Pacific Islander and Hispanic not included in chart due to a lack of sufficient observations.

1716  
1717  
1718  
1719  
1720  
1721  
1722  
1723  
1724  
1725  
1726  
1727  
1728  
1729  
1730  
1731  
1732  
1733  
1734  
1735  
1736  
1737  
1738  
1739  
1740  
1741  
1742  
1743  
1744  
1745  
1746  
1747  
1748  
1749  
1750  
1751  
1752  
1753  
1754  
1755  
1756  
1757  
1758  
1759  
1760  
1761  
1762  
1763  
1764

**Table A4.** Decomposition of the determinants of BMI in the WAGES sample among Black women participants by geography

	(1)		(2)		(3)		(4)		(5)	
	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN
Hispanic	2.575	-3.801	1.598	-2.878	1.799	-2.627	1.216	-4.270	1.371	-4.371
	(5.390)	(6.548)	(5.417)	(6.391)	(5.464)	(6.459)	(5.562)	(8.206)	(5.572)	(8.250)
Constant	33.905***	32.274***	26.401***	49.991***	26.200***	51.552***	28.559***	50.448***	32.100***	52.925***
	(0.614)	(0.899)	(5.732)	(8.740)	(6.084)	(9.147)	(6.092)	(9.982)	(7.733)	(12.194)
Age			0.385	-0.674	0.396	-0.623	0.387	-0.474	0.397	-0.474
			(0.308)	(0.416)	(0.319)	(0.434)	(0.315)	(0.463)	(0.316)	(0.465)
Age Squared			-0.005	0.006	-0.005	0.005	-0.005	0.003	-0.005	0.003
			(0.004)	(0.005)	(0.004)	(0.005)	(0.004)	(0.005)	(0.004)	(0.005)
Probability Education > High School			1.395	1.053	1.307	1.286	1.512	1.647	1.660	1.648
			(1.266)	(1.840)	(1.303)	(2.037)	(1.293)	(2.088)	(0.131)	(2.098)
Food Insecure					0.702	-2.108	0.091	-2.678	0.174	-2.772
					(1.504)	(2.159)	(1.528)	(2.281)	(0.151)	(2.307)
Probability of Holding a Bank Account					-0.207	-0.500	-0.433	-0.757	-0.289	-0.707
					(1.488)	(2.155)	(1.469)	(2.196)	(1.483)	(2.211)
Probability of SNAP User					-0.561	-1.406	-0.812	-1.137	-0.929	-1.127
					(1.269)	(1.843)	(1.248)	(1.880)	(1.259)	(1.889)
Weekly Mild Exercise Frequency							0.202	0.716	0.186	0.656
							(0.293)	(1.550)	(0.294)	(1.566)

(Continued)

1765  
1766  
1767  
1768  
1769  
1770  
1771  
1772  
1773  
1774  
1775  
1776  
1777  
1778  
1779  
1780  
1781  
1782  
1783  
1784  
1785  
1786  
1787  
1788  
1789  
1790  
1791  
1792  
1793  
1794  
1795  
1796  
1797  
1798  
1799  
1800  
1801  
1802  
1803  
1804  
1805  
1806  
1807  
1808  
1809  
1810  
1811  
1812  
1813

Table A4. (Continued.)

	(1)		(2)		(3)		(4)		(5)	
	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN
Weekly Mild Exercise Frequency Squared							0.005 (0.012)	-0.117 (0.204)	0.006 (0.012)	-0.109 (0.206)
Weekly Moderate Exercise Frequency							-0.703 (0.602)	-0.993 (1.392)	-0.710 (0.603)	-0.998 (0.140)
Weekly Moderate Exercise Frequency Squared							-0.040 (0.070)	0.136 (0.192)	-0.040 (0.070)	0.132 (0.193)
Weekly Strenuous Exercise Frequency							0.067 (0.515)	0.399 (1.473)	0.104 (0.518)	0.415 (1.481)
Weekly Strenuous Exercise Frequency Squared							-0.017 (0.033)	-0.195 (0.234)	0.014 (0.033)	-0.193 (0.235)
Primary Job Hourly Wage									-0.401 (0.538)	-0.223 (0.625)
Location BMI Estimate	33.939*** (0.611)	32.203*** (0.892)	33.939*** (0.615)	32.203*** (0.904)	33.939*** (0.619)	32.203*** (0.916)	33.939*** (0.626)	32.203*** (0.940)	33.939*** (0.627)	32.203*** (0.945)
Difference		1.736 (1.081)		1.736 (1.093)		1.736 (1.105)		1.736 (1.130)		1.736 (1.134)
Endowments		0.022 (0.070)		1.682** (0.656)		1.567 (1.217)		0.340 (2.570)		0.654 (2.699)
Coefficients		1.751 (1.084)		1.406 (1.200)		1.413 (1.407)		0.412 (1.466)		0.021 (1.562)

(Continued)

1814  
1815  
1816  
1817  
1818  
1819  
1820  
1821  
1822  
1823  
1824  
1825  
1826  
1827  
1828  
1829  
1830  
1831  
1832  
1833  
1834  
1835  
1836  
1837  
1838  
1839  
1840  
1841  
1842  
1843  
1844  
1845  
1846  
1847  
1848  
1849  
1850  
1851  
1852  
1853  
1854  
1855  
1856  
1857  
1858  
1859  
1860  
1861  
1862

Table A4. (Continued.)

	(1)		(2)		(3)		(4)		(5)	
	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN	Raleigh, NC	Mpls, MN
Interaction		-0.037 (0.109)		-1.352 (0.834)		-1.244 (1.503)		0.984 (2.739)		1.061 (2.909)
Age Quadratic		FALSE		TRUE		TRUE		TRUE		TRUE
Education Fixed Effects		FALSE		TRUE		TRUE		TRUE		TRUE
Access Fixed Effects		FALSE		FALSE		TRUE		TRUE		TRUE
Exercise Quadratics		FALSE		FALSE		FALSE		TRUE		TRUE
Wage Control		FALSE		FALSE		FALSE		FALSE		TRUE
N	231	106	231	106	231	106	231	106	231	106
R <sup>2</sup> Adjusted	-0.003	-0.006	-0.002	0.056	-0.014	0.044	0.025	0.021	0.023	0.011
F-Statistic	0.23	0.34	0.87	2.56	0.56	1.68	1.45	1.17	1.38	1.08
Endowment Effect Share of Total Differential		1.29		96.89		90.27		19.59		37.67
Coefficient + Interaction Effect Share of Total Differential		98.71		3.11		9.73		80.41		62.33

Note 1: Food Insecurity defined by two or more of six factors being true in the 12 months [the food you bought did not last and could not afford more, you could not afford a balanced meal, you cut your meal size because you were worried there was not enough money for food, you were hungry because there was not enough money for food, you ate less because you were worried you were going to run out of food, the number of times you cut your meal size due to fear of running out of food was more than one or two times].

Note 2: Exercise level based on the count of times in a week that the respondent reports engaging in activity for at least 15 min, separated by mild, moderate, or strenuous levels.

Note 3: Banked status based on reported ownership of a checking or savings account with a bank or credit union.

Note 4: Access Fixed Effects include Food Insecurity, Banked Status, and SNAP User Indicator.

Note 5: Regression results reported in terms of BMI units. Standard Errors in parentheses.

Note 6: p-values 0.10\*; 0.05\*\*; 0.01\*\*\*.

Note 7: For categorical variables, the following values are used as the baseline: {(Location: Raleigh), (Education: High School Degree or Less), (Bank Status: FALSE), (SNAP User: FALSE), (Food Insecurity: Food Secure)}.

Note 8: Each decomposition is run with the same sample of respondents with no item nonresponse, even if that item is not included in that decomposition version.

Note 9: Asian/Pacific Islander and Hispanic not included in chart due to a lack of sufficient observations.

1863  
1864  
1865  
1866  
1867  
1868  
1869  
1870  
1871  
1872  
1873  
1874  
1875  
1876  
1877  
1878  
1879  
1880  
1881  
1882  
1883  
1884  
1885  
1886  
1887  
1888  
1889  
1890  
1891  
1892  
1893  
1894  
1895  
1896  
1897  
1898  
1899  
1900  
1901  
1902  
1903  
1904  
1905  
1906  
1907  
1908  
1909  
1910  
1911

**Table A5.** Share of participants in the BMI group according to the primary wage rate

Reported wage range at primary job													
BMI	<7.50	7.50– 7.99	8.00– 8.49	8.50– 8.99	9.00– 9.49	9.50– 9.99	10.00– 10.49	10.50– 10.99	11.00– 11.49	11.50– 11.99	12.00– 12.49	12.50– 12.99	>13.00
<20	4%	0%	7%	0%	3%	2%	5%	6%	4%	6%	14%	0%	0%
20–24	24%	0%	22%	35%	26%	30%	24%	25%	16%	25%	43%	0%	17%
25–29	28%	20%	44%	15%	21%	25%	24%	26%	33%	30%	29%	0%	33%
30–34	26%	20%	9%	21%	25%	19%	21%	21%	19%	19%	14%	50%	50%
35–39	8%	40%	7%	24%	8%	12%	13%	15%	16%	13%	0%	0%	0%
40–44	2%	0%	4%	3%	9%	6%	6%	2%	8%	4%	0%	0%	0%
45–59	6%	0%	2%	0%	5%	4%	4%	2%	2%	2%	0%	0%	0%
50+	2%	20%	4%	3%	3%	2%	3%	3%	2%	2%	0%	50%	0%
Sum	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Notes: Reported wage may be lower than the small firm minimum wage in the cases of J1 visa workers, commensurate wage earners with a work limiting disability, training program participants, and those who work for reduced wages while incarcerated. Also, although the study design limits participation to those earning a wage of \$13.50 or less, some participants with multiple jobs report a wage above this cutoff from their other jobs.

1912  
1913  
1914  
1915  
1916  
1917  
1918  
1919  
1920  
1921  
1922  
1923  
1924  
1925  
1926  
1927  
1928  
1929  
1930  
1931  
1932  
1933  
1934  
1935  
1936  
1937  
1938  
1939  
1940  
1941  
1942  
1943  
1944  
1945  
1946  
1947  
1948  
1949  
1950  
1951  
1952  
1953  
1954  
1955  
1956  
1957  
1958  
1959  
1960

**Table A6.** Share of participants in the BMI group according to household income

BMI	Household income range						
	<10,000	10,001–20,000	20,001–30,000	30,001–40,000	40,001–50,000	50,001–60,000	>60,000
<20	4%	4%	4%	0%	8%	6%	0%
20–24	27%	21%	24%	16%	42%	22%	38%
25–29	23%	28%	29%	23%	21%	30%	19%
30–34	20%	21%	21%	30%	4%	20%	19%
35–39	13%	15%	10%	19%	8%	13%	6%
40–44	6%	5%	7%	9%	8%	5%	13%
45–59	3%	4%	1%	0%	8%	2%	6%
50+	3%	2%	4%	2%	0%	3%	0%
Sum	100%	100%	100%	100%	100%	100%	100%

Incomes are in nominal USD.

1961  
1962  
1963  
1964  
1965  
1966  
1967  
1968  
1969  
1970  
1971  
1972  
1973  
1974  
1975  
1976  
1977  
1978  
1979  
1980  
1981  
1982  
1983  
1984  
1985  
1986  
1987  
1988  
1989  
1990  
1991  
1992  
1993  
1994  
1995  
1996  
1997  
1998  
1999  
2000  
2001  
2002  
2003  
2004  
2005  
2006  
2007  
2008  
2009



**Table A7.** Comparison of Minneapolis, MN and Raleigh, NC - Other individual characteristics

	Minneapolis, MN	Raleigh, NC	Whole sample
<b>Age</b>			
25th Percentile	33	27	30
50th Percentile	47	36	40
75th Percentile	56	48	53
Average	45	38	41
Standard Deviation	14	13	14
<b>Education</b>			
Less than High School	3%	2%	2%
Some High School	18%	11%	15%
High School Degree	33%	43%	38%
Some College	24%	25%	25%
Associate's Degree	13%	8%	10%
Bachelor's Degree	7%	8%	8%
Graduate Degree	2%	1%	1%
Missing	1%	1%	1%

2010  
2011  
2012  
2013  
2014  
2015  
2016  
2017  
2018  
2019  
2020  
2021  
2022  
2023  
2024  
2025  
2026  
2027  
2028  
2029  
2030  
2031  
2032  
2033  
2034  
2035  
2036  
2037  
2038  
2039  
2040  
2041  
2042  
2043  
2044  
2045  
2046  
2047  
2048  
2049  
2050  
2051  
2052  
2053  
2054  
2055  
2056  
2057  
2058

**Table A8.** Educational differences in the WAGE\$ sample within racial group by location

		Education defined as the probability of educational attainment in excess of High School						
		Count		Mean		Two-tailed T-test		
Sex	Race	Mpls, MN	Rale, NC	Mpls, MN	Rale, NC	Difference in Mean	(S.E.)	p-value
Female	Black	128	248	0.391	0.419	-0.029	(0.054)	0.593
	White	46	32	0.696	0.719	-0.023	(0.106)	0.829
Male	Black	179	136	0.363	0.360	0.003	(0.055)	0.959
	White	35	20	0.714	0.550	0.164	(0.134)	0.225
Whole sample		491	475	0.456	0.436	0.020	(0.032)	0.523

Note 1: Asian, Pacific Islander, American Indian, Alaska Native, Multiracial, and Missing Race, and Gender Nonbinary are excluded from this table due to too few observations. If a race and gender group includes fewer than ten observations at a site, that group is not tested separately in this t-test to avoid drawing conclusions driven by small sample size, but are included in the whole sample.

Note 2: Before each T-test, we conduct an F-test for unequal standard deviations of each group by location. If equal, a standard T-test is performed. If unequal, we use the Satterthwaite (1946) T-test with unequal variances.

2059  
2060  
2061  
2062  
2063  
2064  
2065  
2066  
2067  
2068  
2069  
2070  
2071  
2072  
2073  
2074  
2075  
2076  
2077  
2078  
2079  
2080  
2081  
2082  
2083  
2084  
2085  
2086  
2087  
2088  
2089  
2090  
2091  
2092  
2093  
2094  
2095  
2096  
2097  
2098  
2099  
2100  
2101  
2102  
2103  
2104  
2105  
2106  
2107

**Table A9.** Age differences in the WAGES sample within racial group by location

Sex	Race	Count		Mean		Two-tailed T-test		
		Mpls, MN	Rale, NC	Mpls, MN	Rale, NC	Difference in Mean	(S.E.)	p-value
Female	Black	129	249	46.287	37.490	8.797	(1.476)	<0.001
	White	46	32	40.783	43.438	-2.655	(3.162)	0.404
	Write in or Mixed Race	13	10	42.000	34.400	7.600	(4.704)	0.121
Male	Black	179	137	47.575	37.204	10.371	(1.394)	<0.001
	White	35	21	45.514	39.524	5.990	(3.380)	0.082
	Write in or Mixed Race	Omitted due to too few observations						
Whole sample		494	479	45.022	37.764	-7.258	(0.850)	<0.001

Note 1: Asian, Pacific Islander, American Indian, Alaska Native, and Missing Race, and Gender Nonbinary are excluded from this table due to too few observations. If a race and gender group includes fewer than ten observations at a site, that group is not tested separately in this t-test to avoid drawing conclusions driven by small sample size, but are included in the whole sample.  
 Note 2: Before each T-test, we conduct an F-test for unequal standard deviations of each group by location. If equal, a standard T-test is performed. If unequal, we use the Satterthwaite (1946) T-test with unequal variances.

2108  
 2109  
 2110  
 2111  
 2112  
 2113  
 2114  
 2115  
 2116  
 2117  
 2118  
 2119  
 2120  
 2121  
 2122  
 2123  
 2124  
 2125  
 2126  
 2127  
 2128  
 2129  
 2130  
 2131  
 2132  
 2133  
 2134  
 2135  
 2136  
 2137  
 2138  
 2139  
 2140  
 2141  
 2142  
 2143  
 2144  
 2145  
 2146  
 2147  
 2148  
 2149  
 2150  
 2151  
 2152  
 2153  
 2154  
 2155  
 2156