

# Age and Gender Effects of Education and Labor Market Status on Subjective Well-Being across EU welfare regimes - work in progress -

Judit Kalman

Hungarian Academy of Sciences,  
Centre of Economic and Regional Studies

EUROLAB GESIS,  
Köln, 29.Nov 2017



# Structure

- Topic motivation – why the youth? why gender?
- Unemployment in wellbeing literature
- Research questions
- Model, hypotheses
- Data&estimation
- First findings, descriptives, dilemmas

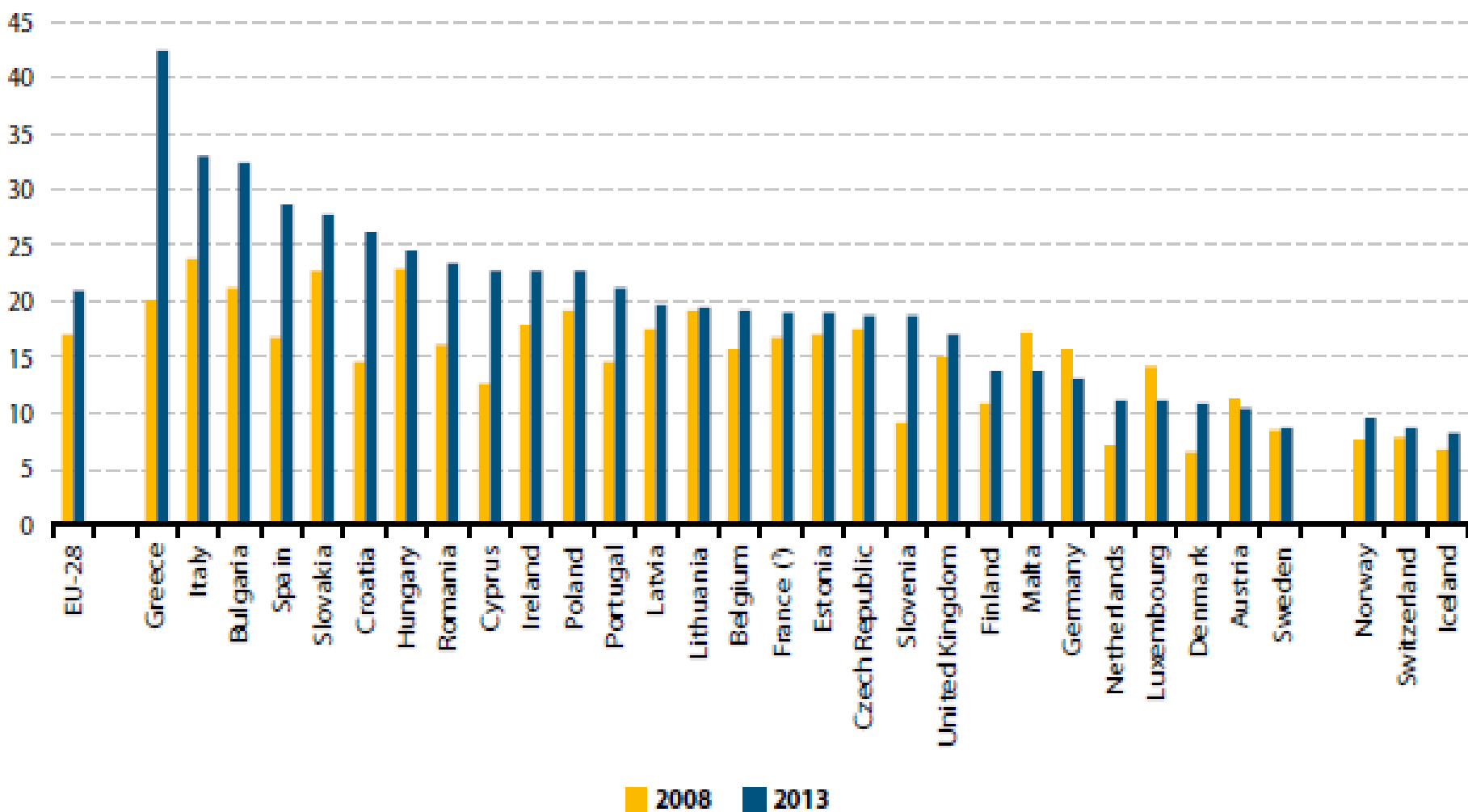
# Topic Motivation

- **Human capital important in local and regional development , inclusive growth** → importance in EU policies (EU2020, Cohesion policy)
- **Quality of life increasingly important in measuring development (beyond GDP) and resilience** → **Inequalities in wellbeing related to spatial social problems** (e.g. Stiglitz-Sen-Fitoussi report, 2009, OECD How's Life in your region 2014, Szirmai 2015)
- **crisis** → **relative income poverty** ↑ in most OECD, especially among children and young people +NEETs etc.
- **changing family and work patterns** → gender roles
- austerity - ↑ ↓ welfare and family benefits, ALMP etc.
- **Welfare state policies can trigger or smooth** effects of unemployment/inactivity/poverty etc. – especially for vulnerable groups
- **Life satisfaction** ↓ ( Greece, Italy, and Spain) (OECD,2013 p.11).

# Why the Youth?

- **Gap in literature on well-being of the next generations** although effects on society (trust, protests, public finances, politics)
- **youth unemployment**, job insecurity, study to work transition
  - policy problems
    - ES: ‘missed generation’, BE: ‘economic unemployment’, DK: youth employment guarantee
    - **EU 2020 two flagship initiatives to ↑ youth employment**
- **Crisis: youth among most vulnerable**
- **scarring**: unemployed at an early age → lasting negative effects on future employment prospects and wages, subjective well-being and health
- **life-cycle specificities → diff. Determinants of SWB?**

**Figure 6: People aged 25–29 not in employment, education or training, 2008 and 2013**  
(%)

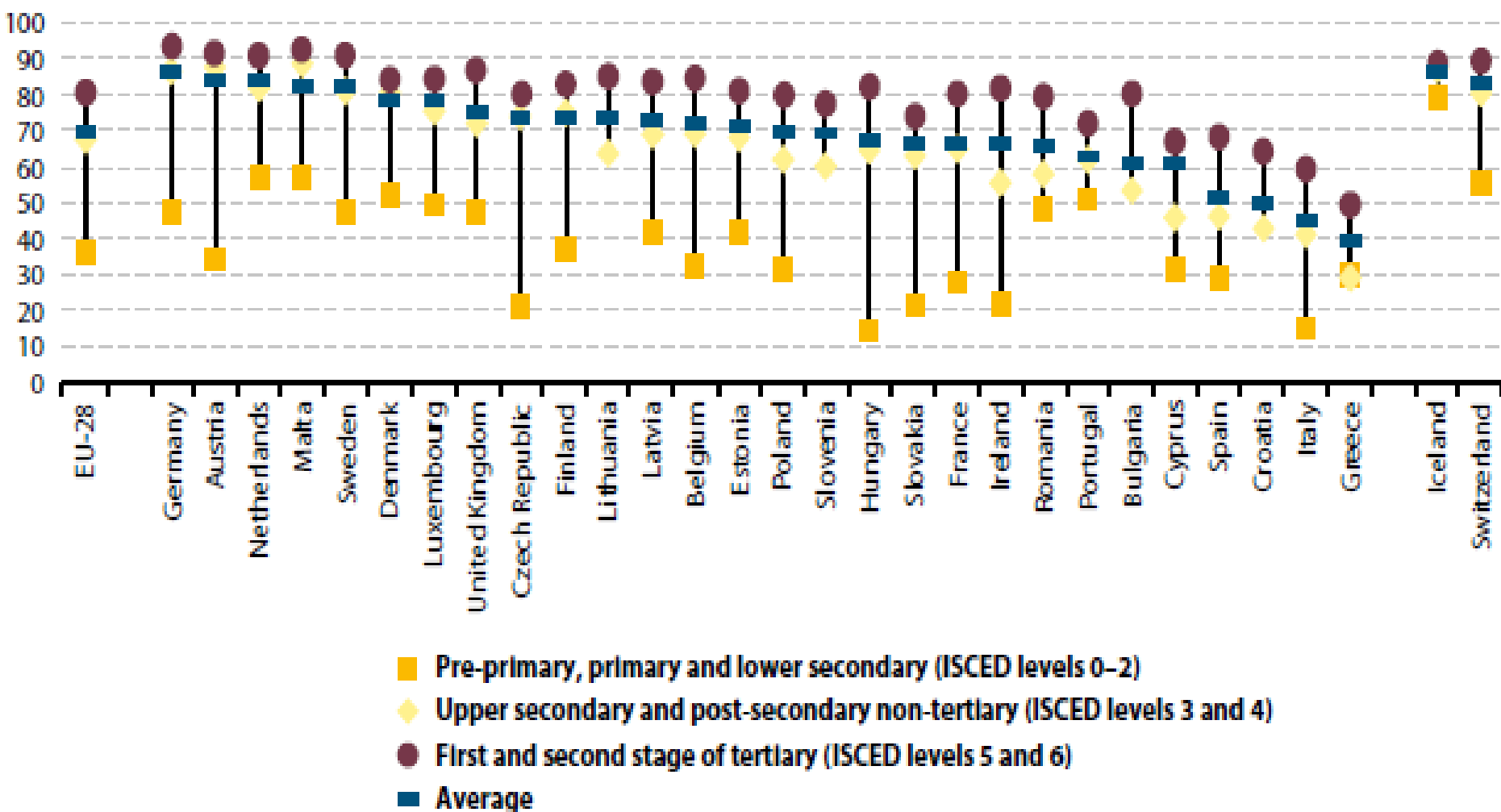


(¹) 2013: break in time series.

Source: Eurostat (online data code: yth\_empl\_150)

**Figure 11: Employment rates of the population aged 15–34 who left education in the last 5 years by highest education level, 2013**

(%)



Source: Eurostat (online data code: edat\_lfse\_24)

# Why gender?

- **Happiness - gender + gap is puzzle in developed world:** women usually higher life sat. (but more depression too) despite objective persistent disadvantages in the labour market (wage gap, glass ceiling, more part time)
- might be effects through age, education, income, differences in aspirations, time-use, parenthood and other life-cycle events or different institutions and social norms across countries
- changing family and work patterns → gender roles
- crisis - austerity
  - - unemployment ↑ ,
  - ↑↓ welfare and family benefits, ALMP etc. → Gender diffs. In SWB?
- Senik (2016), Cooke (2006), Stevenson and Wolfers, 2009 suggest that ***institutions also shape gender norms within a country***

# Well-being literature -Results and controversies

- the **macroeconomic situation and institutions, social context** of a country do matter for individual satisfaction even after controlling for individuals' personal characteristics and their situation (Alesina et al. 2004, Easterlin et.al.2010, Stanca 2010 )
- **Small role of economic growth** both with micro and macro data – Easterlin paradox



# (Un)employment in the well-being litr.

- **strong independent negative effect** (both men and women) ( Diener and Diener 1995, Veenhoven 1998, Clark and Oswald 1994 )
- **Larger effect than that of income loss**, (additional influences e.g. lack of productive activity etc.)
- **negative effect persist over time** (Clark *et al.*, 2008; Ferrer-i-Carbonell and Van Praag, 2009)
- **“scarring” effects** (Bell & Blanchflower, 2011) → needs panel data ☹️

# Unemployment in well-being litr./2

- **social comparisons & norms matter: smaller effects for unemployed individuals living in areas with high unemployment rate** (Clark and Oswald, 1994 Clark, 2003, Clark 2009)
- **higher in countries with an individualistic culture** (Mikucka 2014), where unemployment is more considered a failure
- job-satisfaction huge litr. –overeducation negative, prospect of loosing job matters most
- **Macro vars matter!** (Alesina et al 2004, Di Tella et al. 2003 )
- **Institutional context** (Alesina et al. 2004, Helliwell-Putnam, Helliwell et al.2009)

# Welfare state - SWB

- relatively little attention in the SWB literature
- **govt. Size** -SWB :
  - Bjornskov et al. 2007 – no effect of on SWB
  - Ott 2010 – slight + effect
- **Social spending** - SWB:
  - Veenhoven 2000 – no significant effect of social spending on life satisfaction, 2 WVS +ILO data)
  - Ouweneel 2002 : + effect, but none after control for GDP
- **Benefit generosity: Pacek and Radcliff ,2008** – (repeated cross sections,Eurobarometer , 11 countries)+ also on WVS) **Easterlin 2012** (WVS):people in countries with very **generous (Scandinavian) welfare states tend to be happier**
- McManus 2011: (WVS, cs) no sign. effects for both soc.spending+ benef. Gener. after controlling for GDP, but finds positive effects for the retired
- **Hochmann and Skopek (2013)** effects of wealth on life sat.:  
not in Sweden↔Germany, Israel
- **Samuel – Hadjar 2016** (pooled ESS, multilevel): **social-democratic welfare-state regimes** not only provide for living standards that are associated with the highest SWB levels, but also **compensate best for status differences** in

# How Well They Cope? Effects of Education and Labor Market Status on Subjective Well-Being of the Youth in Europe

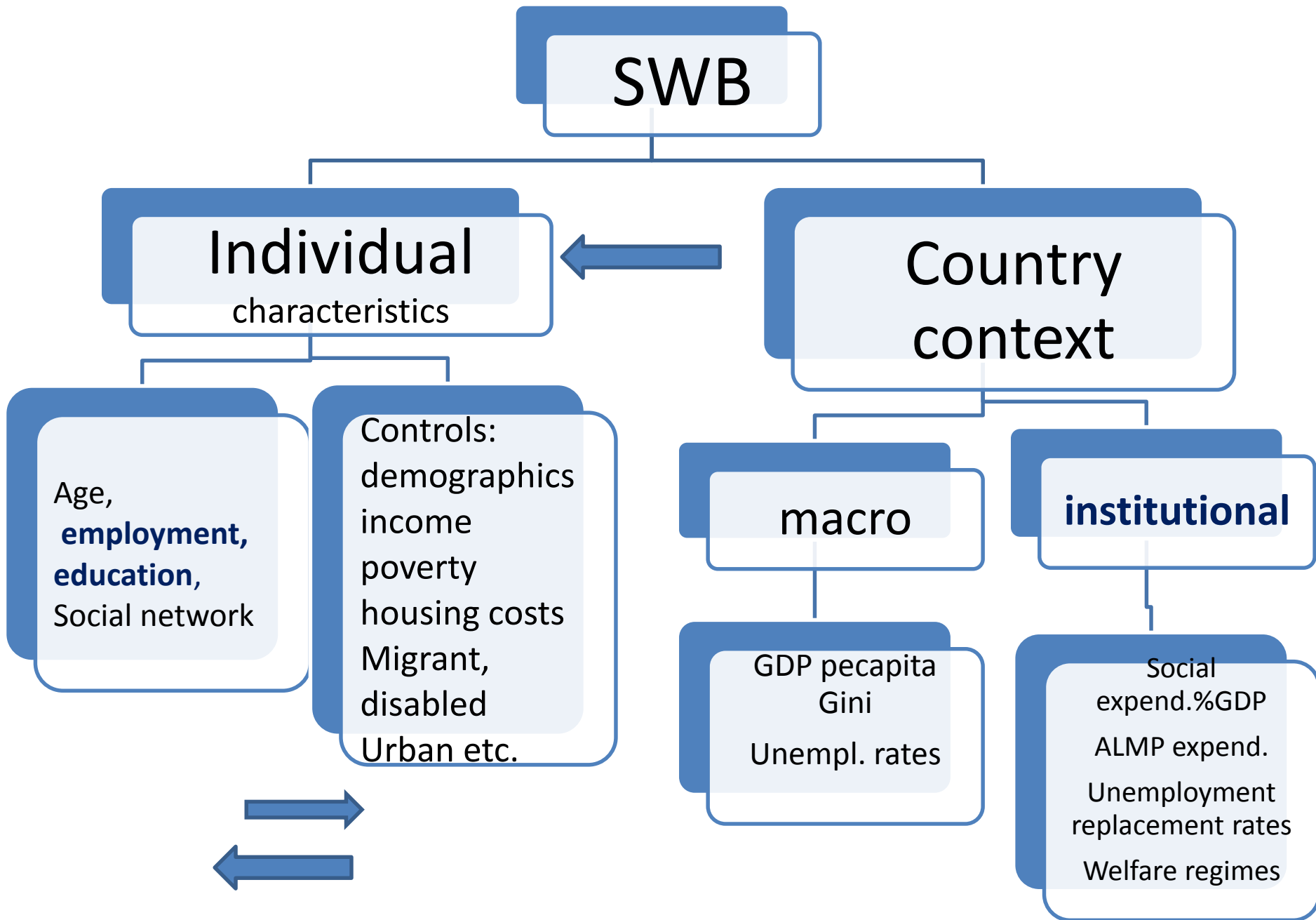
## - Research questions -

?1: what determines the SWB across EU?

?2: is effect of employment status on SWB different for the young?

?3: how country-specific institutions (unemployment benefits generosity) alter effect on youth SWB?

?4: Differences in SWB of unemployed vs employed youth across welfare state regimes = success of welfare regimes



# INDIVIDUAL LEVEL

- **H1-2 expected signs on SWB:**  
**unemployment –, education +**
- **H3: unemployment effects for young < older**
- interactions and context variables
- **H4 education might change the effect of unemployment** ( greater expectations → more dissatisfaction when unempl.) ,educ. non-linear!
- Other determinants important for youth SWB > older (e.g. social contacts? housing costs?)

# COUNTRY LEVEL

**H5-H6: crisis - macroecon variables matter (GDP, Gini, Unempl.rate) - following DiTella et al.2003**

**Institutional context: unempl. benefit generosity and SWB etc. across countries , across welfare state regimes (Helliwell et al. 2009, Veenhoven 2000)**

**Welfare regimes direct SWB effect , generosity + and cushioning unemployment effect on individual SWB**

- **H7: differences in SWB between the employed and unemployed youth will be smallest in social democratic (Scand.) regimes**
- **H8: generosity of unempl.schemes\*unemployed negative = smaller effect of unempl.on SWB if generosity is high**

# Data and estimation

- **Data: EU SILC 2013 Special WB Module** -> 1 year cross section
- **estimation method:** ordered probit and OLS (Ferrer-i Carbonell-Frijters (2004) usage of the two methods leads to very similar results – OLS easier
- **Modelling dilemmas:**

Country dummies (+clustered errors) + interactions to check how context vars influence effects at indiv. Level

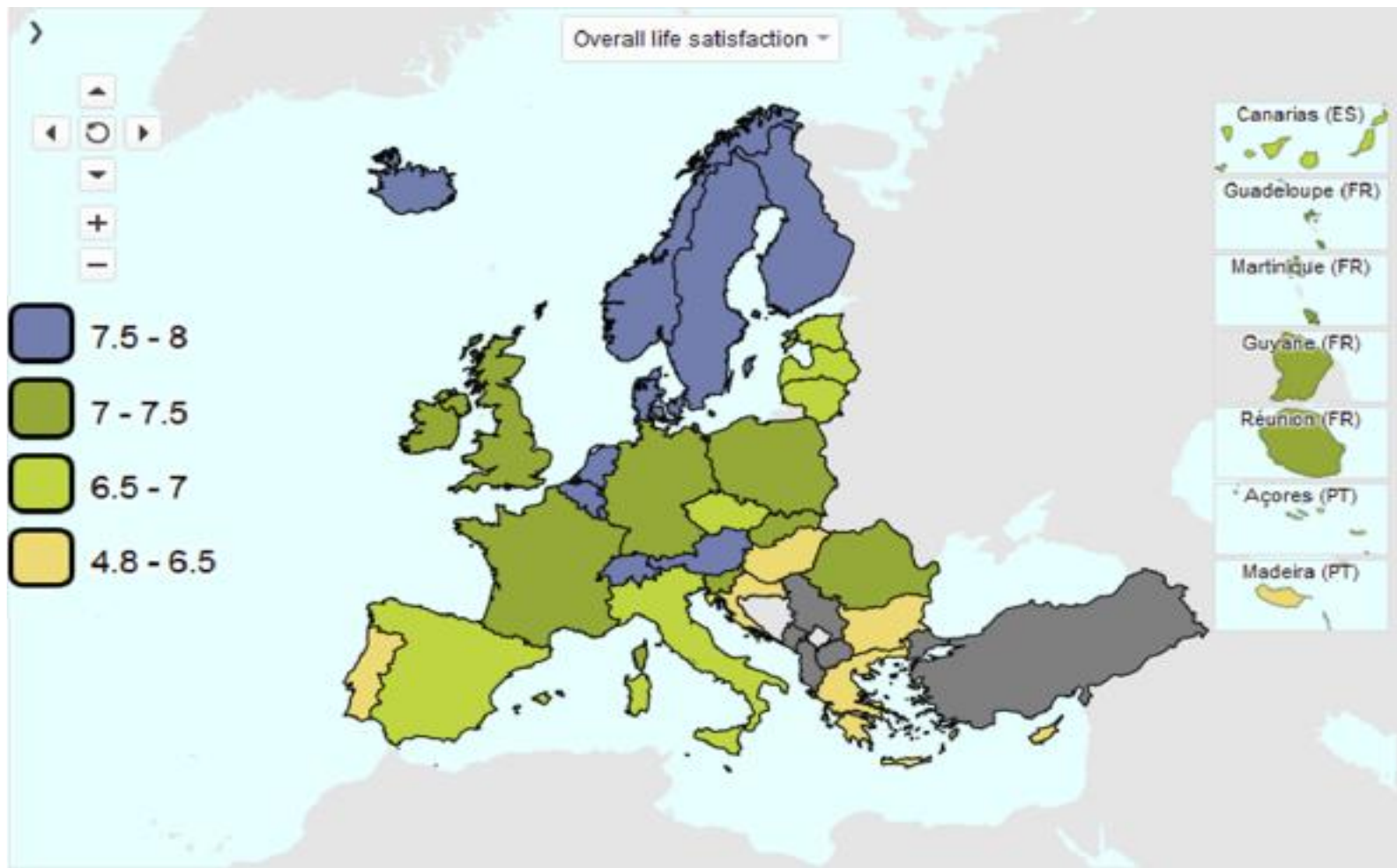
2 stage, multilevel needed?  
(bit few countries, random slope or random intercept? )

Just look at country context vars separately on country mean SWBs?

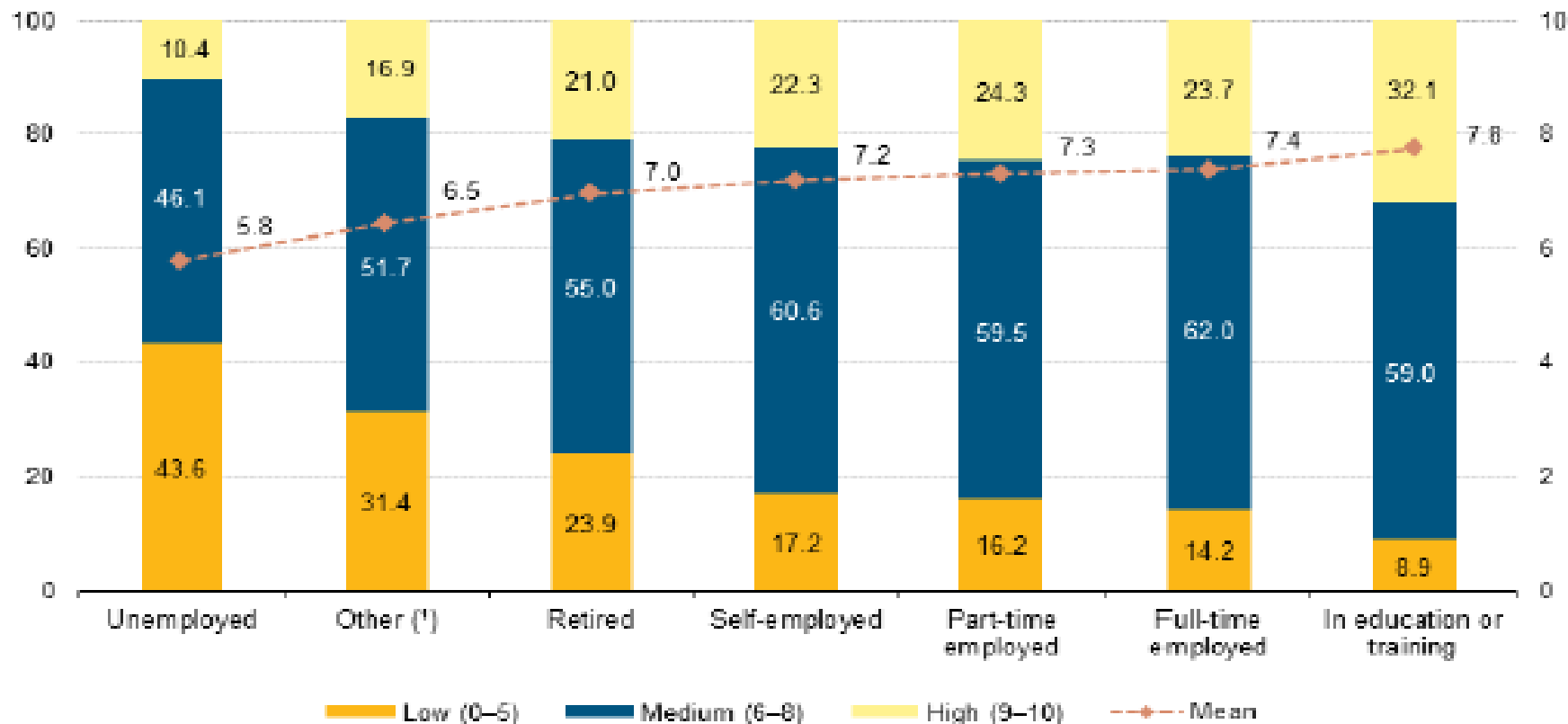


# Descriptives

## Overall Life Satisfaction – East-West/North-South divide

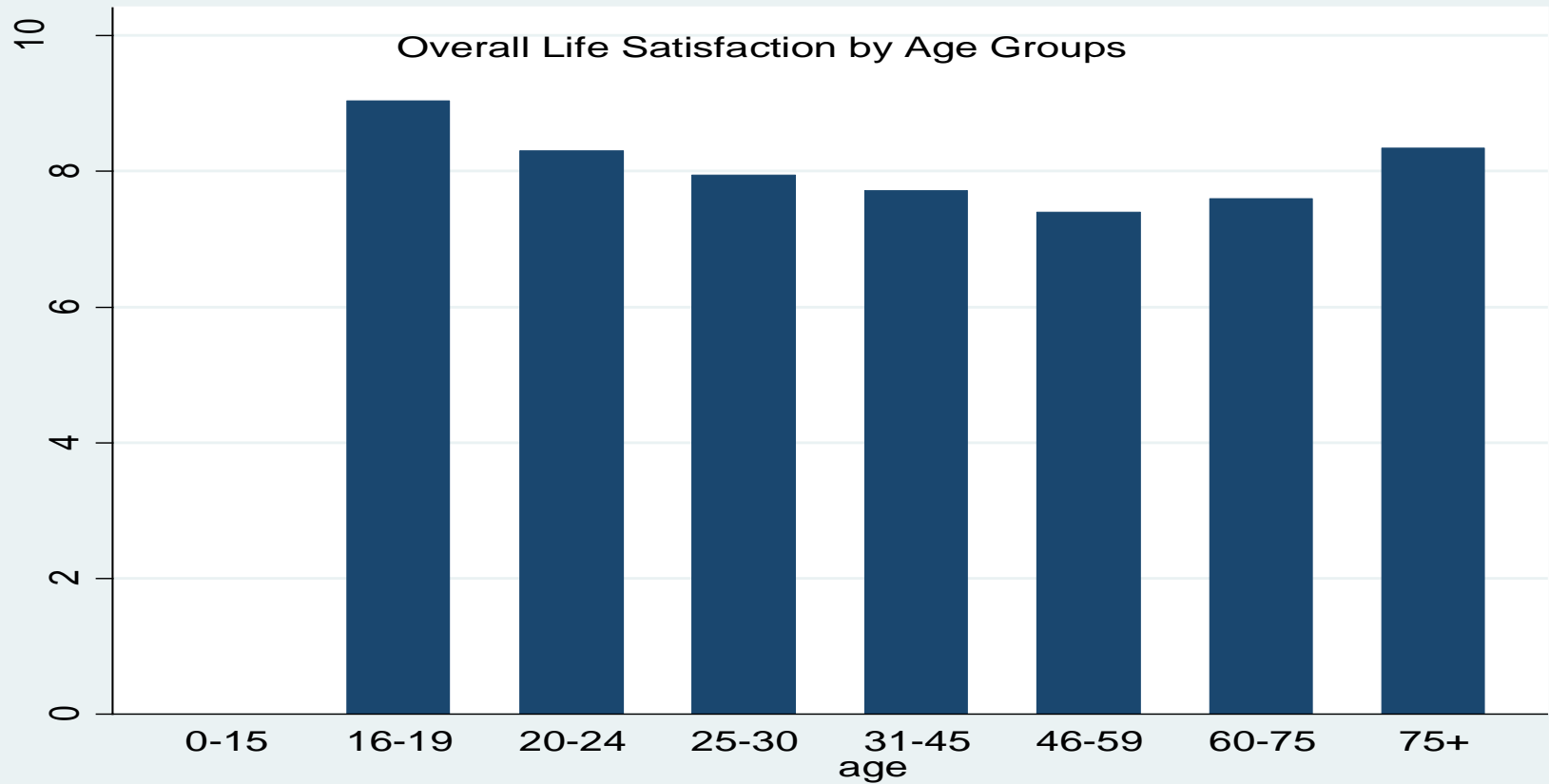


# Life Satisfaction – Employment status EU2013



(\*) 'Other' includes people permanently disabled/unfit to work, fulfilling domestic tasks, in compulsory military community or service.

# Life Satisfaction by Age



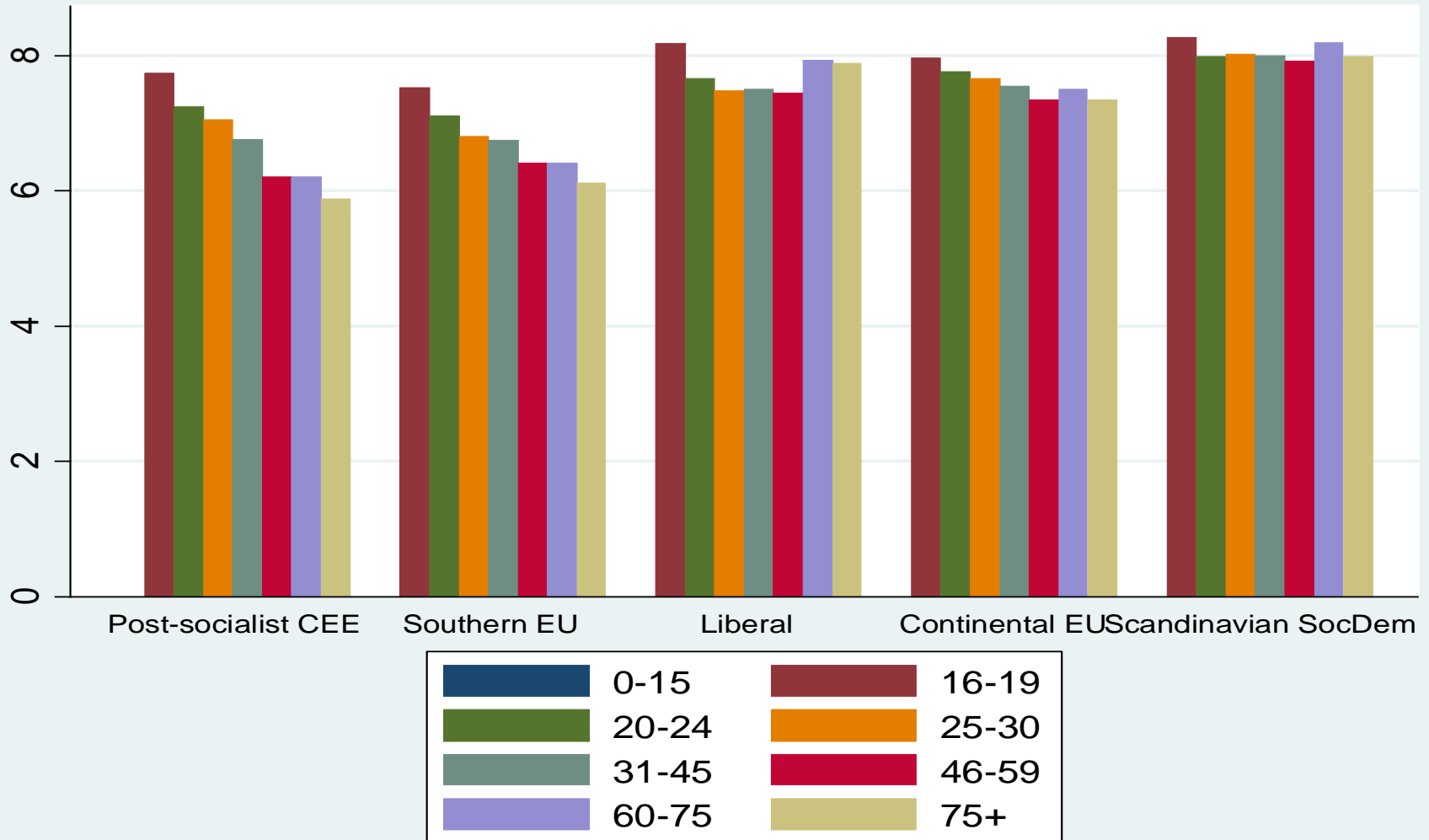
# Life satisfaction – by age SEE+HU

	Age Group						Total
	16–24	25–34	35–49	50–64	65–74	75+	
EU-28	7.6	7.3	7.1	6.9	7.0	6.8	7.1
Belgium	7.8	7.5	7.6	7.5	7.5	7.4	7.6
Bulgaria	5.8	5.4	4.9	4.6	4.3	3.9	4.8
Czech Republic	7.7	7.3	7.0	6.6	6.6	6.5	6.9
Denmark	8.1	7.8	7.8	7.9	8.6	8.4	8.0
Germany	7.6	7.3	7.2	7.0	7.4	7.5	7.3
Estonia	7.2	7.1	6.5	5.9	6.1	6.0	6.5
Ireland	7.7	7.4	7.2	7.3	8.0	7.8	7.4
Greece	7.0	6.4	6.3	6.0	5.9	5.5	6.2
Spain	7.4	7.1	6.9	6.7	6.9	6.4	6.9
France	7.6	7.3	7.0	7.0	7.0	6.7	7.0
Croatia	7.5	7.2	6.4	6.1	6.0	6.0	6.3
Italy	7.0	6.8	6.8	6.6	6.4	6.3	6.7
Cyprus	6.9	6.4	6.1	5.7	6.1	6.0	6.2
Latvia	7.3	7.0	6.4	6.2	6.1	6.0	6.5
Lithuania	7.8	7.3	6.7	6.3	6.5	6.1	6.7
Luxembourg	7.8	7.7	7.4	7.3	7.4	7.3	7.5
Hungary	7.1	6.7	6.2	5.8	5.9	5.6	6.2
Malta	7.6	7.5	7.1	6.9	7.1	7.0	7.1
Netherlands	7.9	8.0	7.6	7.7	7.9	7.9	7.8
Austria	8.4	8.1	7.7	7.7	7.7	7.6	7.8
Poland	8.1	7.8	7.4	7.0	6.9	6.9	7.3
Portugal	7.5	6.8	6.3	5.7	5.9	5.6	6.2
Romania	8.0	7.5	7.4	6.9	6.7	6.2	7.2
Slovenia	7.8	7.4	7.1	6.6	6.6	6.4	7.0
Slovakia	7.6	7.4	6.9	6.6	6.7	6.1	7.0
Finland	8.2	8.3	8.1	8.0	8.0	7.7	8.0
Sweden	7.9	7.8	7.9	7.9	8.3	8.1	8.0
United Kingdom	7.5	7.3	7.1	7.1	7.7	7.5	7.3
Iceland	8.2	8.0	7.9	7.8	7.9	8.1	7.9
Norway	8.0	7.8	7.8	7.9	8.1	7.9	7.9
Switzerland	8.1	7.9	7.9	8.0	8.4	8.4	8.0
Serbia	6.1	5.5	4.9	4.6	4.8	4.6	4.9

# Means of OVERALL LIFE SATISFACTION by age

welfare regime	Age							Total
	16-19	20-24	25-30	31-45	46-59	60-75	75+	
Post-socialist CEE	9.8782135	8.8248139	8.1228557	7.792183	7.2846017	7.4588874	8.4399105	7.8019774
Southern EU	8.007479	7.534207	7.2664635	7.2051777	6.7906311	6.9276171	7.5919587	7.1239713
Liberal	8.1770011	7.833652	7.8703544	7.7464754	7.6438953	8.1445828	8.2697831	7.8969572
Continental EU	9.099631	8.3782961	8.3075269	7.9693713	7.9002908	8.0425279	8.9951134	8.1284128
Scandinav SocDem	8.4349627	8.1656805	8.2862173	8.1995576	8.1919	8.591445	9.8100134	8.441661
<b>Total</b>	9.0233594	8.3029448	7.9415305	7.699032	7.38566	7.5952373	8.336948	7.74784

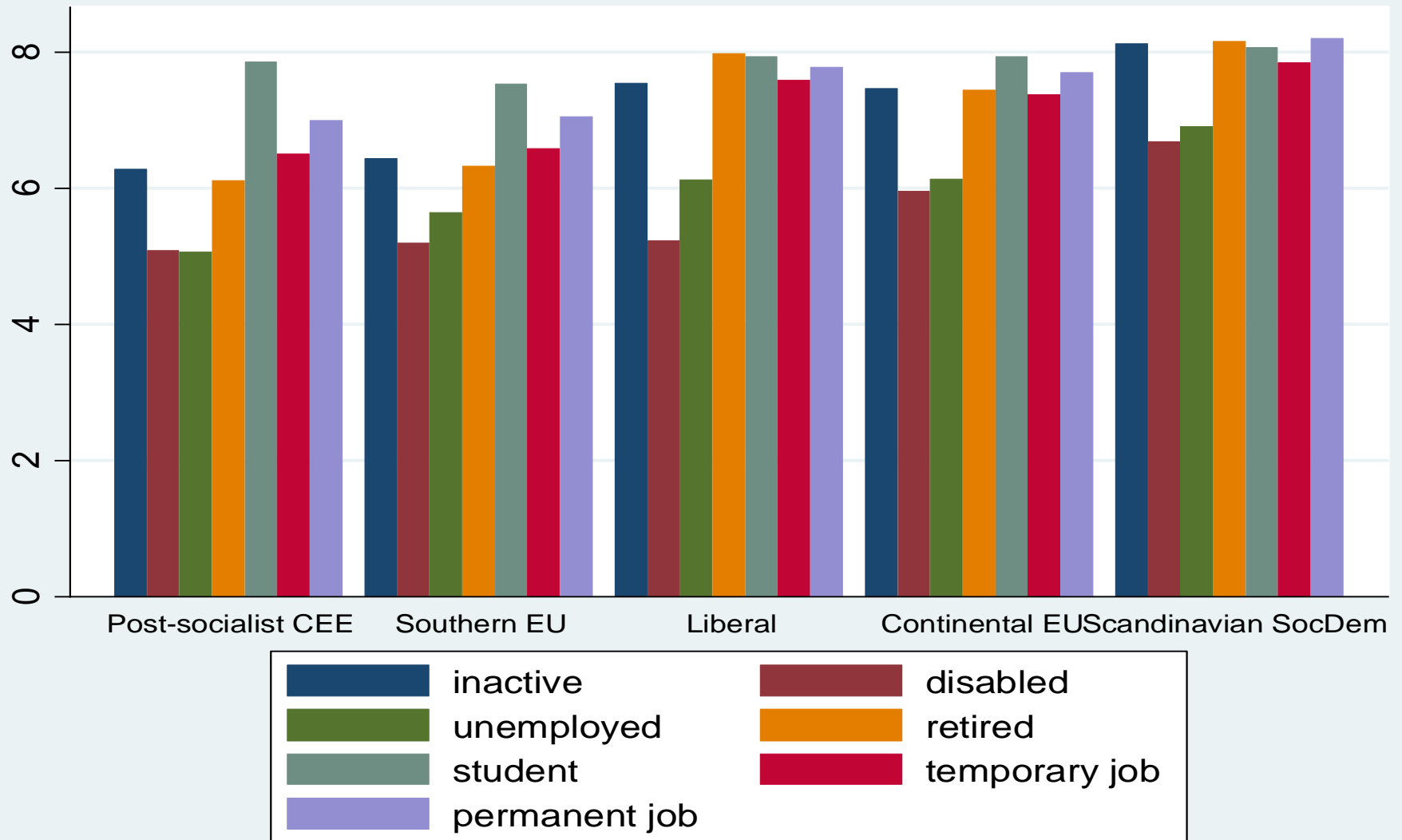
# Life satisf. – age groups – welfare regimes



# Mean lifesat by activity status across welfare regimes

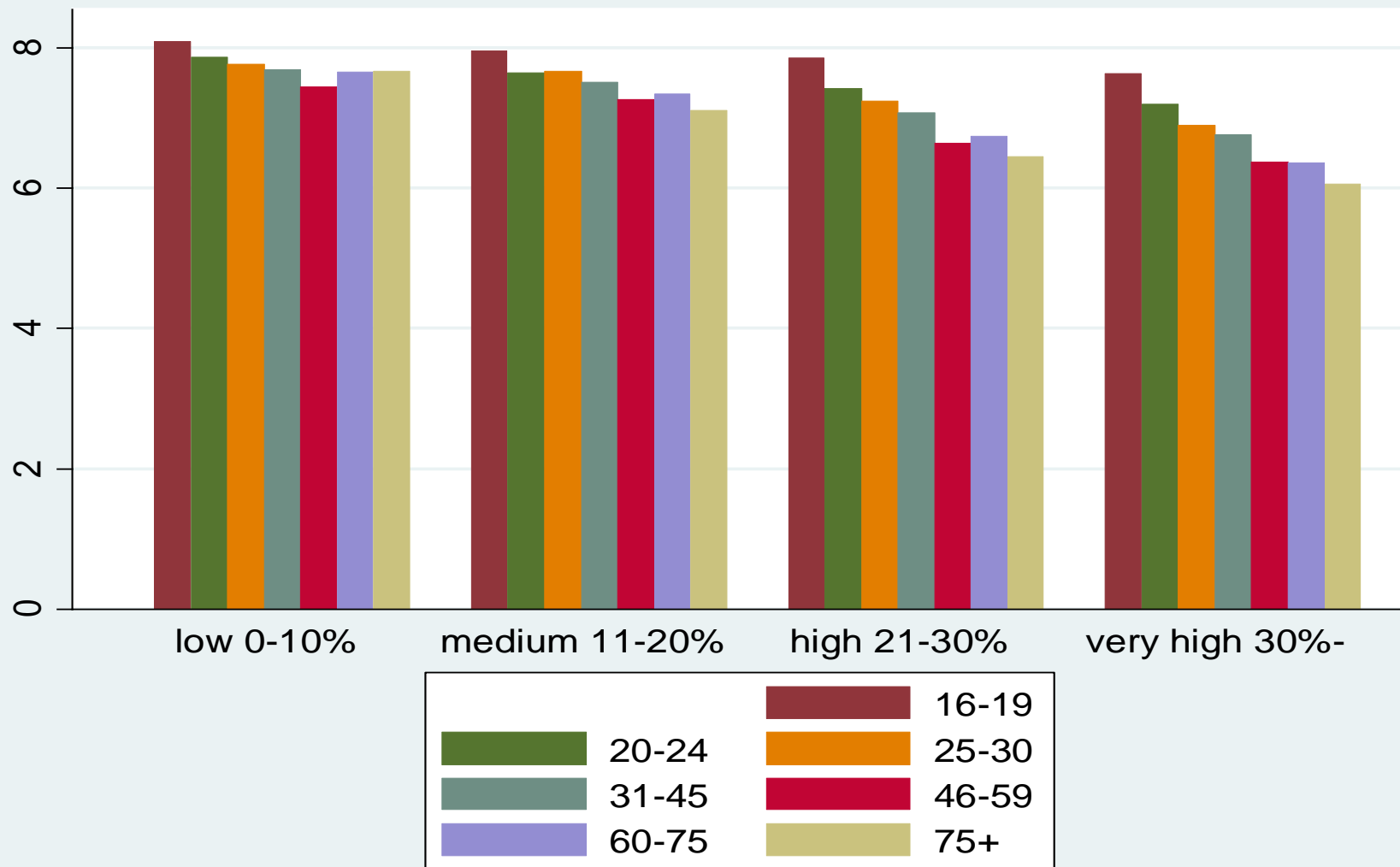
	activity status							
welfare regime	inactive	disabled	unemploye	retired	student	temporary	perman.	Total
Post-soci	6.2784512	5.0853437	<b>5.0609168</b>	6.1095727	7.8543822	6.4993663	6.9983855	6.4307766
Southern	6.4383221	5.1995059	<b>5.6407108</b>	6.3295965	7.5384151	6.5825068	7.0466994	6.5115705
Liberal	7.542638	5.2292035	6.1206497	7.9760198	7.938238	7.5860058	7.7768245	7.6167133
Continent	7.4663778	5.9567123	6.1314539	7.4442049	7.9311386	7.3780488	7.7033074	7.4462127
Scandinav soc.dem	<b>8.1278296</b>	6.6841317	<b>6.9073328</b>	8.1565851	8.0688475	<b>7.8419811</b>	<b>8.2047997</b>	<b>8.0249566</b>
Total	6.7196224	5.4806871	5.5375417	6.6930813	7.8226333	7.0492834	7.3436455	6.860636

# Mean lifesat by activity status across welfare regimes





# Mean SWB by age – country groups along youth unemployment rate



# Multivariate -First findings

- **Unemployment** has **strong negative** effect – also for young
- Education ambiguous as usual in litr. → further checks
- **Youth . Life satisfaction higher than others**
  - lowest: Southern EU+HU!
  - highest: Continental EU, Post.Soc.CEE
- **youth** special, quite a few vars. loose sign. (especially in OLS) → further research
- GDP per capita + sign.effect
- **Social Expenditures % in GDP sign.+ → might cancel out effect of welf.regimes typol.**
- **Wel. Regimes: southern and post-socialist CEE – and \*\*, Scandinavian not sign, - similar to Veenhoven, Hadjar-Samuelson**
- **Scrugg welfare generosity index: + \*\***

# Education– all ages

VARIABLES	(1) Base Model - OLS	(2) Country Clustered	(3) Country dummies	(4) indiv.control s	(5) indiv cont 2	(6) macro gdp	(7) macro gini	(8) institutions	(9) +interaction s	(10) welfare regime	(11) welf.generosit y
Marital status (MT: lbl 3,5 = 3)				-0.0979***	-0.0700***	-0.0979***	-0.0979***	-0.0963***	-0.0960***	-0.0956***	-0.0992***
Education				(0.00980)	(0.00715)	(0.00980)	(0.00980)	(0.0108)	(0.0112)	(0.0112)	(0.00991)
primary education	0.495***	0.495***	0.356***	0.0365	0.0325	0.0365	0.0365	0.0732	0.0829	0.233***	0.0385
	(0.0689)	(0.128)	(0.0537)	(0.0702)	(0.0580)	(0.0702)	(0.0702)	(0.0695)	(0.0628)	(0.0750)	(0.0720)
lower secondary education	0.858***	0.858***	0.682***	0.187***	0.166**	0.187***	0.187***	0.225***	0.230***	0.325***	0.190***
	(0.0685)	(0.179)	(0.0775)	(0.0553)	(0.0796)	(0.0553)	(0.0553)	(0.0483)	(0.0483)	(0.0992)	(0.0560)
(upper) secondary education	1.082***	1.082***	0.883***	0.285***	0.245**	0.285***	0.285***	0.308***	0.319***	0.408***	0.287***
	(0.0676)	(0.167)	(0.0892)	(0.0696)	(0.0924)	(0.0696)	(0.0696)	(0.0698)	(0.0673)	(0.0840)	(0.0707)
post-secondary non-tertiary education	1.212***	1.212***	0.965***	0.301***	0.242**	0.301***	0.301***	0.300**	0.311**	0.472***	0.307***
	(0.0746)	(0.175)	(0.108)	(0.0956)	(0.108)	(0.0956)	(0.0956)	(0.118)	(0.119)	(0.115)	(0.0978)
tertiary education	1.518***	1.518***	1.252***	0.415***	0.372***	0.415***	0.415***	0.431***	0.438***	0.551***	0.413***

# Activity

VARIABLES	Base	Country									
	Model - OLS	Clustered errors	Country dummies	indiv.cont rols	indiv cont 2	macro gdp	macro gini	institution s	+interacti ons	welfare regime	welf.gene rosity
	(0.0681)	(0.172)	(0.0962)	(0.0734)	(0.0980)	(0.0734)	(0.0734)	(0.0710)	(0.0691)	(0.0853)	(0.0741)
disabled	-1.392*** (0.0462)	-1.392*** (0.206)	-1.514*** (0.186)	-0.310*** (0.0826)	-0.353*** (0.0808)	-0.310*** (0.0826)	-0.310*** (0.0826)	-0.282*** (0.0878)	-0.287*** (0.0878)	-0.327*** (0.113)	-0.314*** (0.0838)
unemployed	-1.162*** (0.0301)	-1.162*** (0.176)	-1.066*** (0.147)	-0.582*** (0.0902)	-0.814*** (0.0527)	-0.582*** (0.0902)	-0.582*** (0.0902)	-0.597*** (0.0987)	-0.600*** (0.0972)	-0.625*** (0.108)	-0.589*** (0.0930)
retired	0.134*** (0.0218)	0.134 (0.103)	0.135* (0.0756)	0.0940** (0.0429)	0.118** (0.0512)	0.0940** (0.0429)	0.0940** (0.0429)	0.107** (0.0490)	0.108** (0.0488)	0.0446 (0.0443)	0.0908* (0.0437)
student	0.886*** (0.0287)	0.886*** (0.108)	0.846*** (0.106)	0.204*** (0.0690)	0.198** (0.0897)	0.204*** (0.0690)	0.204*** (0.0690)	0.136** (0.0548)	0.132** (0.0552)	0.189*** (0.0654)	0.211*** (0.0711)
temporary job	-0.0141 (0.0528)	-0.0141 (0.0829)	-0.131* (0.0697)		-0.206*** (0.0681)						
permanent job	0.355*** (0.0220)	0.355*** (0.0683)	0.357*** (0.0454)		0.0989*** (0.0269)						
searching job				-0.366*** (0.0794)		-0.366*** (0.0794)	-0.366*** (0.0794)	-0.340*** (0.0880)	-0.747*** (0.200)	-0.360*** (0.0783)	-0.359*** (0.0819)
General health				-0.709***	-0.683***	-0.709***	-0.709***	-0.735***	-0.736***	-0.726***	-0.709***

# Females happier, even after other controls

General health				-0.709***	-0.683***	-0.709***	-0.709***	-0.735***	-0.736***	-0.726***	-0.709***
				(0.0682)	(0.0654)	(0.0682)	(0.0682)	(0.0772)	(0.0774)	(0.0636)	(0.0709)
Sex				<b>0.183***</b>	<b>0.115***</b>	<b>0.183***</b>	<b>0.183***</b>	<b>0.185***</b>	<b>0.184***</b>	<b>0.179***</b>	<b>0.180***</b>
				(0.0222)	(0.0172)	(0.0222)	(0.0222)	(0.0241)	(0.0243)	(0.0200)	(0.0229)
Age at the date of the interview				-0.0342***	-0.0364***	-0.0342***	-0.0342***	-0.0362***	-0.0367***	-0.0328***	-0.0325***
				(0.00728)	(0.00347)	(0.00728)	(0.00728)	(0.00822)	(0.00805)	(0.00804)	(0.00723)
age^ 2				0.000489***	0.000497***	0.000489***	0.000489***	0.000527***	0.000533***	0.000466***	0.000477***
				(7.25e-05)	(4.02e-05)	(7.25e-05)	(7.25e-05)	(8.66e-05)	(8.34e-05)	(8.16e-05)	(7.29e-05)

# Macro+welfare generosity

VARIABLES	(6) macro gdp	(7) macro gini	(8) institution s	(9) +interacti ons	(10) welfare regime	(11) welf.gene rosity
GDP percap 2013 pps index (EU=100)	0.0241*** (0.00130)	0.0117*** (0.000530)	-0.00354 (0.00271)	-0.00423 (0.00286)	0.00983** (0.00471)	0.00963*** (0.000732)
Gini coeff.country 2013		-0.0890*** (0.00733)	-0.0866*** (0.00836)	-0.0892*** (0.00835)	-0.0635 (0.0628)	-0.0324** (0.0122)
social expenditures %GDP 2011			-1.811*** (0.357)	-1.842*** (0.375)		
almp expenditures %GDP 2011			1.408*** (0.250)	1.309*** (0.258)		
Post-socialist CEE welfregime					0.549 (0.572)	
Southern EU welfregime					0.128 (0.633)	
Liberal welfregime					-0.141 (0.465)	
Continental EU welfregime					-0.138 (0.444)	
welfare entl. generosity overall						0.0340*** (0.0107)

## Life-satisfaction education and employment status across EU from EU-SILC 2013 Special Module

### instit.vars:

Post Soc CEE	0.638	0.708	0.701
	(0.516)	(0.502)	(0.502)
Sothern	0.0765	0.0798	0.0795
	(0.549)	(0.538)	(0.539)
Liberal	-0.0253	0.0147	0.0179
	(0.400)	(0.393)	(0.393)
Continental	-0.0578	-0.0336	-0.0315
	(0.377)	(0.372)	(0.371)
1.unemployed#Post Soc CEE		-0.892***	-0.872***
		(0.275)	(0.276)
1.unemployed#Southern		-0.368**	-0.332*
		(0.155)	(0.168)
1.unemployed#Liberal		-0.756***	-0.719***
		(0.162)	(0.175)
1.unemployed#Continental		-0.471**	-0.479**
		(0.217)	(0.233)
social expenditures %GDP 201	-1.304***	-1.819***	
	(0.380)	(0.338)	
almp expenditures %GDP 2011	0.775***	1.455***	
	(0.257)	(0.219)	
welfare entl. generosity overall			0.0714***
			(0.0136)

# By age groups

## Life-satisfaction and employment status by age-groups across EU from EU-SILC 2013 Special Module - generosity full model

	(2)	(3)	(4)	(5)	(6)	(7)
	welf.generosity models					
VARIABLES	16-19	20-24	25-30	31-45	46-59	60-75
unemploy	-0.530*** (0.150)	-0.435** (0.164)	-0.417*** (0.137)	-0.602*** (0.130)	-0.582*** (0.104)	1.108** (0.464)
retired			-0.282 (0.246)	0.123 (0.116)	-0.0120 (0.0605)	0.0367 (0.0419)
student	0.281** (0.107)	0.190* (0.0940)	-0.140* (0.0811)	-0.158 (0.282)	-0.717 (0.682)	-0.160 (0.641)
searching j	-0.364*** (0.103)	-0.422*** (0.141)	-0.329*** (0.0965)	-0.273 (0.163)	-0.300*** (0.0950)	0.0350 (0.243)
General he	-0.616*** (0.103)	-0.706*** (0.0964)	-0.699*** (0.0809)	-0.764*** (0.0769)	-0.675*** (0.0711)	-0.594*** (0.0588)
Female	0.200*** (0.0552)	0.0731 (0.141)	0.319*** (0.0428)	0.190*** (0.0661)	0.129*** (0.0293)	0.120*** (0.0345)
...	further controls+ country dummies					
GDP percap	0.00619* (0.00318)	0.00686** (0.00293)	0.00858*** (0.00129)	0.00567*** (0.00181)	0.0111*** (0.00316)	-0.0282*** (0.00486)
Gini coeff.c	0.0709 (0.0450)	0.133*** (0.0443)	0.0508 (0.0318)	0.123* (0.0593)	-0.0824 (0.0532)	-0.980*** (0.283)
welfare en	0.0253 (0.0296)	0.136*** (0.0324)	0.0952*** (0.0169)	0.142*** (0.0392)	-0.0358 (0.0380)	-0.779** (0.280)
Constant	4.951 (8.630)	6.648 (11.27)	1.015 (1.848)	10.03 (6.165)	12.96* (6.710)	50.67 (84.48)
Observatio	9,441	6,022	14,716	20,851	36,894	14,759
R-squared	0.278	0.269	0.293	0.279	0.285	0.262

Robust , country clustered standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1



# Work in progress

- Do further groupings among youth : e.g. Concentrate on life starters? And leave out the students due to diff. problems?
- How to include net replacement ratios? (given for diff. household types) & for the young?
- Further modeling with ordered probit, marginal effects
- Multilevel modelling?
- (DG Regio Social Progress Index, regional competitiveness?) -EU SILC is not best for regional analysis! ☹️ → later to repeat regional analysis on ESS data
- **Limitation: only cross-sectional analysis, since 1 module**
  - comparison with other results on ESS and EVS

Thank you!

Comments, questions more than  
welcome!

[judit.kalman@krtk.mta.hu](mailto:judit.kalman@krtk.mta.hu)



**Overall Life-satisfaction determinants across EU**  
**from EU-SILC 2013 Special Module - with country dummies**

VARIABLES	all ages			young (16-29)	
	(1)	(2)	(3)	-4	(4)
	coeff.ologit	coeff oprobit	OLS coeff.	full model oprobit	full model OLS
PB190 Marital status	-0.0736*** (0.00527)	-0.0421*** (0.00310)	-0.0637*** (0.0237)	0.0941*** (0.0202)	-0.0179 (0.106)
PE040 Educ. Attain.	0.0620*** (0.00457)	0.0334*** (0.00265)	0.0251 (0.0181)	0.0527*** (0.00887)	0.0270 (0.0541)
PL031 Self def. Econ.activ.	-0.00398* (0.00210)	-0.00305** (0.00123)	-0.0257*** (0.00906)	-0.0120*** (0.00352)	-0.0558** (0.0233)
PH010 Gen. Health	-0.645*** (0.00849)	-0.352*** (0.00503)	-0.365*** (0.0479)	-0.331*** (0.0144)	-0.197* (0.110)
PL080 Months in Unempl.	-0.0616*** (0.00204)	-0.0337*** (0.00120)	-0.0486*** (0.00928)	-0.0434*** (0.00255)	-0.0668*** (0.0167)
RB090 Sex	0.137*** (0.0104)	0.0748*** (0.00613)	-0.0495 (0.0464)	0.0846*** (0.0168)	-0.111 (0.126)
RX010 Age	-0.0406*** (0.00184)	-0.0230*** (0.00107)	-0.0375*** (0.00827)	-0.0926*** (0.0277)	-0.0857 (0.214)
age2	0.000532*** (1.89e-05)	0.000299*** (1.10e-05)	0.000400*** (8.54e-05)	0.00125** (0.000596)	0.000963 (0.00454)

	all ages			young (16-29)	
PH030 Disability	0.0834*** (0.0112)	0.0439*** (0.00687)	0.223** (0.0944)	0.0318 (0.0257)	0.604* (0.355)
PD050 Social Contacts regularly	-0.269*** (0.00804)	-0.153*** (0.00466)	-0.135*** (0.0365)	-0.194*** (0.0167)	-0.0721 (0.117)
migrant	-0.106*** (0.0293)	-0.0548*** (0.0169)	0.0255 (0.0925)	0.0205 (0.0383)	0.241 (0.177)
PW160 Satisf. Pers.Relationships	0.0634*** (0.00360)	0.0192*** (0.000845)	0.289*** (0.0128)	0.0270*** (0.00245)	0.397*** (0.0370)
PW180 Help from others	-0.131*** (0.00831)	-0.0620*** (0.00518)	0.512*** (0.0803)	-0.0560*** (0.0151)	0.556*** (0.201)
PW210 Satisf. Living Environment	0.0208*** (0.00166)	0.0114*** (0.000635)	0.210*** (0.0110)	0.0115*** (0.00157)	0.197*** (0.0266)
PW220 Physical Security	-0.0787*** (0.00516)	-0.0361*** (0.00307)	0.255*** (0.0374)	-0.0534*** (0.0106)	0.203** (0.101)
DB100 Degr. Urbanization	0.0397*** (0.00614)	0.0227*** (0.00361)	0.00954 (0.0281)	0.0138 (0.00956)	-0.0452 (0.0656)
HS140 Housing costs burden	0.387*** (0.00853)	0.220*** (0.00501)	0.260*** (0.0365)	0.154*** (0.0136)	0.00669 (0.0892)
HX060 Household type	0.0631*** (0.00212)	0.0349*** (0.00125)	0.0503*** (0.00936)	0.0196*** (0.00345)	0.00800 (0.0222)
HX080 Poverty dummy	-0.113*** (0.0201)	-0.0561*** (0.0116)	0.00301 (0.0870)	-0.0457 (0.0298)	0.111 (0.197)
loghincome equiv	0.285***	0.158***	0.344***	0.110***	0.342***