

APPENDICES TO “HEALTHY, WEALTHY, AND WISE?”

- A1. Transformed Variables and Functions Related to Partial Moments of an Edgeworth Expansion**
- A2. Prevalence Models**
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- A4. Wealth Change Models**
- A5. Invariance Tests in the Wealth Change Models**
- A6. Causality Tests in the Wealth Change Models**
- A7. Income Change Models**
- A8. Mobility, Tenure, Neighborhood Safety, Dwelling Condition Models**

Table A1. Transformed Variables

<i>Label</i>	Variable	Wave 1-2			Wave 2-3			
		N	Mean	Std Dev	Variable	N	Mean	Std Dev
Wealth Variables								
<i>Total Wealth</i>								
Transformed wealth (Z1)	WLTH1	6489	0.559	0.178				
Transformed wealth (Z2)	WLTH2	5741	0.583	0.194				
Transformed wealth (Z3)	WLTH3	4867	0.580	0.196				
Wealth Change (dependent variable)	CWLTH2	5741	-0.001	0.005	CWLTH3	4867	-0.004	0.005
Non-liquid wealth (right hand side)	XNWLTH1	6489	0.109	0.036	XNWLTH2	5741	0.103	0.038
Liquid wealth (right hand side)	XLWLTH1	6489	0.122	0.040	XLWLTH2	5741	0.124	0.047
<i>Non-Liquid Wealth</i>								
Transformed wealth (Z1)	WLTH1	6489	0.546	0.179				
Transformed wealth (Z2)	WLTH2	5741	0.544	0.180				
Transformed wealth (Z3)	WLTH3	4867	0.534	0.178				
Wealth Change (dependent variable)	CWLTH2	5741	-0.002	0.005	CWLTH3	4867	-0.004	0.005
Non-liquid wealth (right hand side)	XNWLTH1	6489	0.109	0.033	XNWLTH2	5741	0.109	0.032
Liquid wealth (right hand side)	XLWLTH1	6489	0.127	0.049	XLWLTH2	5741	0.137	0.054
<i>Liquid Wealth</i>								
Transformed wealth (Z1)	WLTH1	6489	0.603	0.185				
Transformed wealth (Z2)	WLTH2	5741	0.650	0.203				
Transformed wealth (Z3)	WLTH3	4867	0.655	0.208				
Wealth Change (dependent variable)	CWLTH2	5741	0.001	0.006	CWLTH3	4867	-0.002	0.006
Non-liquid wealth (right hand side)	XNWLTH1	6489	0.107	0.051	XNWLTH2	5741	0.094	0.053
Liquid wealth (right hand side)	XLWLTH1	6489	0.110	0.038	XLWLTH2	5741	0.103	0.045

NOTE: Xvariable_name refers to the interaction of each variable with $X=Z(1-Z)$,

where Z is the transformed nonliquid wealth. Results for Z calculated with liquid wealth are similar

Table A1. Transformed Variables

(continued)

Label	Wave 1-2				Wave 2-3			
	Variable	N	Mean	Std Dev	Variable	N	Mean	Std Dev
Males								
Demographic/SES Variables								
1 st quartile income	XQ1I1	2497	0.054	0.099	XQ1I2	2161	0.053	0.099
4 th quartile income	XQ4I1	2497	0.049	0.091	XQ4I2	2161	0.048	0.091
Poor/Fair Neighborhood cond.	XHOODPF1	2497	0.030	0.079	XHOODPF2	2161	0.020	0.066
Poor/Fair House cond.	XCONDPF1	2497	0.031	0.080	XCONDPF2	2161	0.020	0.066
Own House	XDNHOUS1	2497	0.165	0.103	XDNHOUS2	2161	0.161	0.105
Educ>10 yrs	XHS1	2497	0.118	0.113	XHS2	2161	0.122	0.113
Educ>14 yrs	XCOLL1	2497	0.029	0.074	XCOLL2	2161	0.032	0.077
max(0, age-70)	XAS70IS	2497	19.966	16.619	XAS70S	2161	23.520	16.304
max(0, age-80)	XAS80IS	2497	3.960	8.352	XAS80S	2161	4.966	9.203
Never married	XNEVMARR1	2497	0.006	0.036	XNEVMARR2	2161	0.005	0.034
Widow	XWIDOW1	2497	0.041	0.089	XWIDOW2	2161	0.044	0.091
Divorced/Separated	XDIVSEP1	2497	0.010	0.049	XDIVSEP2	2161	0.010	0.049
Mother's death age	XMAGEDI1	2497	15.586	6.141	XMAGEDI2	2161	15.682	6.080
Father's death age	XPAGEDI1	2497	15.041	5.774	XPAGEDI2	2161	15.101	5.746
Ever smoke	XSMOKEV1	2497	0.163	0.106	XSMOKEV2	2161	0.162	0.106
Health Condition Prevalence								
Doc ever told had cancer?	XCANCER1	2497	0.032	0.080	XCANCER2	2161	0.037	0.085
Doc ever told heart attack/disease?	XHEART1	2497	0.076	0.108	XHEART2	2161	0.081	0.110
Doc ever told had stroke?	XSTROKE1	2497	0.022	0.067	XSTROKE2	2161	0.024	0.071
Doc ever told had lung disease?	XLUNG1	2497	0.031	0.079	XLUNG2	2161	0.031	0.079
Doc ever told had diabetes?	XDIABET1	2497	0.029	0.077	XDIABET2	2161	0.031	0.079
Doc ever told had high blood pressure?	XHIGHBP1	2497	0.094	0.114	XHIGHBP2	2161	0.100	0.115
Ever had arthritis?	XARTHRT1	2497	0.047	0.094	XARTHRT2	2161	0.046	0.093
Incontinence last 12 mo?	XINCONT1	2497	0.028	0.076	XINCONT2	2161	0.047	0.093
Fall last 12 mo require treatment?	XFALL1	2497	0.012	0.050	XFALL2	2161	0.022	0.068
Ever fractured hip?	XHIPFRC1	2497	0.008	0.042	XHIPFRC2	2161	0.009	0.044
Proxy interview	XPROXYW1	2497	0.029	0.078	XPROXYW2	2161	0.033	0.081
Age-educ adjust cog. impairment	XCOGIM1	2497	0.055	0.099	XCOGIM2	2161	0.074	0.108
Ever seen Doc for psych prob?	XPSYCH1	2497	0.018	0.063	XPSYCH2	2161	0.022	0.068
Depressed (cesd8>4)	XDEPRES1	2496	0.017	0.061	XDEPRES2	2161	0.014	0.055
Low BMI	XLOBMI1	2492	0.018	0.103	XLOBMI2	2161	0.022	0.121
High BMI	XHIBMI1	2492	0.355	0.606	XHIBMI2	2161	0.350	0.607
Current smoker	XSMOKNOW1	2497	0.028	0.076	XSMOKNOW2	2161	0.019	0.064
Number of ADL's	XNUMADL1	2497	0.132	0.291	XNUMADL2	2161	0.135	0.311
Number of IADL's	XNUMIADL1	2497	0.126	0.264	XNUMIADL2	2161	0.087	0.225
Poor/fair self reported health	XDHLTH1	2496	0.082	0.112	XDHLTH2	2159	0.080	0.111
Health Condition Incidence								
New cancer since last wave?	XJCANCER2	2497	0.015	0.057	XJCANCER3	2161	0.018	0.062
New heart attack/diseas since last wave?	XJHEART2	2497	0.019	0.064	XJHEART3	2161	0.037	0.085
New stroke since last wave?	XJSTROKE2	2497	0.011	0.050	XJSTROKE3	2161	0.014	0.055
Lung disease	XILUNG2	2481	0.006	0.038	XILUNG3	2137	0.007	0.041
Diabetes	XIDIABET2	2161	0.005	0.032	XIDIABET3	1779	0.006	0.036
High blood pressure	XIHIGHBP2	2161	0.011	0.048	XIHIGHBP3	1779	0.011	0.049
Arthritis	XIARTHRT2	2161	0.021	0.066	XIARTHRT3	1779	0.024	0.069
Incontinence	XJINCONT2	2161	0.035	0.083	XJINCONT3	1779	0.039	0.086
Fall	XJFALL2	2481	0.019	0.063	XJFALL3	1928	0.024	0.071
Hip fracture	XJHIPFRC2	2481	0.003	0.028	XJHIPFRC3	2136	0.004	0.030
Proxy interview	XPROXYW2	2161	0.033	0.081	XPROXYW3	1779	0.035	0.084
Cognitive impairment	XICOGIM2	2497	0.023	0.069	XICOGIM3	2161	0.019	0.064
Psychiatric problems	XIPSYCH2	2161	0.009	0.045	XIPSYCH3	1779	0.007	0.039
Depression	XIDEPRES2	2161	0.009	0.044	XIDEPRES3	1776	0.013	0.053
BMI better	XBMIBT2	2497	0.036	0.084	XBMIBT3	2161	0.034	0.081
BMI worse	XBMIWS2	2497	0.030	0.078	XBMIWS3	2161	0.031	0.079
Current smoker	XSMOKNOW2	2161	0.019	0.064	XSMOKNOW3	1779	0.017	0.061
Number of ADL's	XNUMADL2	2481	0.169	0.364	XNUMADL3	2046	0.187	0.378
Number of IADL's	XNUMIADL2	2481	0.111	0.257	XNUMIADL3	2137	0.131	0.255
Poor/fair self reported health	XDHLTH2	2159	0.080	0.111	XDHLTH3	1775	0.095	0.114

NOTE: Xvariable_name refers to the interaction of each variable with X=Z(1-Z), where Z is the transformed nonliquid wealth. Results for Z calculated with liquid wealth are similar

Table A1. Transformed Variables

(continued)

<i>Label</i>	Wave 1-2				Wave 2-3			
	Variable	N	Mean	Std Dev	Variable	N	Mean	Std Dev
Females								
Demographic/SES Variables								
1 st quartile income	XQ1I1	3992	0.064	0.105	XQ1I2	3580	0.059	0.102
4 th quartile income	XQ4I1	3992	0.042	0.087	XQ4I2	3580	0.042	0.087
Poor/Fair Neighborhood cond.	XHOODPF1	3992	0.036	0.085	XHOODPF2	3580	0.027	0.075
Poor/Fair House cond.	XCONDPF1	3992	0.036	0.085	XCONDPF2	3580	0.028	0.077
Own House	XDNHOUS1	3992	0.146	0.113	XDNHOUS2	3580	0.144	0.113
Educ>10 yrs	XHS1	3992	0.128	0.115	XHS2	3580	0.131	0.114
Educ>14 yrs	XCOLL1	3992	0.023	0.069	XCOLL2	3580	0.024	0.070
max(0, age-70)	XAS70IS	3992	23.161	17.911	XAS70S	3580	27.221	17.591
max(0, age-80)	XAS80IS	3992	5.386	10.156	XAS80S	3580	6.827	11.163
Never married	XNEVMARR1	3992	0.008	0.043	XNEVMARR2	3580	0.008	0.042
Widow	XWIDOW1	3992	0.128	0.117	XWIDOW2	3580	0.133	0.116
Divorced/Separated	XDIVSEP1	3992	0.013	0.055	XDIVSEP2	3580	0.013	0.055
Mother's death age	XMAGEDI1	3992	16.083	5.563	XMAGEDI2	3580	16.135	5.593
Father's death age	XPAGEDI1	3992	15.631	5.158	XPAGEDI2	3580	15.635	5.189
Ever smoke	XSMOKEV1	3992	0.082	0.111	XSMOKEV2	3580	0.082	0.111
Health Condition Prevalence								
Doc ever told had cancer?	XCANCER1	3992	0.028	0.075	XCANCER2	3580	0.030	0.077
Doc ever told heart attack/disease?	XHEART1	3992	0.066	0.105	XHEART2	3580	0.072	0.108
Doc ever told had stroke?	XSTROKE1	3992	0.018	0.063	XSTROKE2	3580	0.021	0.067
Doc ever told had lung disease?	XLUNG1	3992	0.022	0.069	XLUNG2	3580	0.022	0.068
Doc ever told had diabetes?	XDIABET1	3992	0.030	0.078	XDIABET2	3580	0.033	0.082
Doc ever told had high blood pressure?	XHIGHBP1	3992	0.121	0.117	XHIGHBP2	3580	0.124	0.117
Ever had arthritis?	XARTHRT1	3992	0.067	0.106	XARTHRT2	3580	0.072	0.108
Incontinence last 12 mo?	XINCONT1	3992	0.054	0.098	XINCONT2	3580	0.076	0.109
Fall last 12 mo require treatment?	XFALL1	3992	0.021	0.067	XFALL2	3580	0.045	0.092
Ever fractured hip?	XHIPFRC1	3992	0.013	0.054	XHIPFRC2	3580	0.016	0.058
Proxy interview	XPROXYW1	3992	0.020	0.065	XPROXYW2	3580	0.028	0.076
Age-educ adjust cog. impairment	XCOGIM1	3992	0.060	0.103	XCOGIM2	3580	0.080	0.111
Ever seen Doc for psych prob?	XPSYCH1	3992	0.028	0.076	XPSYCH2	3580	0.033	0.081
Depressed (cesd8>4)	XDEPRES1	3992	0.026	0.074	XDEPRES2	3580	0.023	0.070
Low BMI	XLOBMI1	3983	0.045	0.173	XLOBMI2	3579	0.058	0.203
High BMI	XHIBMI1	3983	0.454	0.784	XHIBMI2	3579	0.425	0.770
Current smoker	XSMOKNOW1	3992	0.019	0.064	XSMOKNOW2	3580	0.016	0.058
Number of ADL's	XNUMADL1	3992	0.183	0.337	XNUMADL2	3580	0.192	0.357
Number of IADL's	XNUMIADL1	3992	0.148	0.274	XNUMIADL2	3580	0.121	0.262
Poor/fair self reported health	XDHLTH1	3987	0.086	0.113	XDHLTH2	3580	0.085	0.113
Health Condition Incidence								
New cancer since last wave?	XJCANCER2	3992	0.008	0.042	XJCANCER3	3580	0.010	0.047
New heart attack/diseases since last wave?	XJHEART2	3992	0.019	0.063	XJHEART3	3580	0.032	0.081
New stroke since last wave?	XJSTROKE2	3992	0.011	0.049	XJSTROKE3	3580	0.015	0.058
Lung disease	XILUNG2	3951	0.005	0.033	XILUNG3	3548	0.007	0.040
Diabetes	XIDIABET2	3580	0.005	0.035	XIDIABET3	3090	0.005	0.035
High blood pressure	XIHIGHBP2	3580	0.012	0.051	XIHIGHBP3	3090	0.013	0.053
Arthritis	XIARTHRT2	3580	0.028	0.076	XIARTHRT3	3090	0.026	0.073
Incontinence	XJINCONT2	3580	0.059	0.102	XJINCONT3	3090	0.066	0.105
Fall	XJFALL2	3951	0.034	0.082	XJFALL3	3314	0.043	0.091
Hip fracture	XJHIPFRC2	3951	0.007	0.038	XJHIPFRC3	3545	0.010	0.046
Proxy interview	XPROXYW2	3580	0.028	0.076	XPROXYW3	3090	0.034	0.083
Cognitive impairment	XICOGIM2	3992	0.023	0.070	XICOGIM3	3580	0.019	0.063
Psychiatric problems	XIPSYCH2	3580	0.011	0.050	XIPSYCH3	3090	0.010	0.048
Depression	XIDEPRES2	3580	0.013	0.054	XIDEPRES3	3088	0.018	0.062
BMI better	XBMIBT2	3992	0.040	0.089	XBMIBT3	3580	0.039	0.087
BMI worse	XBMIWS2	3992	0.034	0.083	XBMIWS3	3580	0.038	0.086
Current smoker	XSMOKNOW2	3580	0.016	0.058	XSMOKNOW3	3090	0.013	0.054
Number of ADL's	XNUMADL2	3951	0.217	0.391	XNUMADL3	3399	0.263	0.429
Number of IADL's	XNUMIADL2	3951	0.145	0.292	XNUMIADL3	3548	0.177	0.307
Poor/fair self reported health	XDHLTH2	3580	0.085	0.113	XDHLTH3	3086	0.098	0.116

NOTE: Xvariable_name refers to the interaction of each variable with $X=Z(1-Z)$, where Z is the transformed nonliquid wealth. Results for Z calculated with liquid wealth are similar

Functions Related to Partial Moments of an Edgeworth Expansion

Let $H_j(\epsilon)$ denote Hermite polynomials, defined by $H_j(\epsilon)\varphi(\epsilon) = (-1)^j\varphi^{(j)}(\epsilon)$, where $\varphi^{(j)} \equiv d^j\varphi/d\epsilon^j$. This definition implies the recursion $H_j(\epsilon) = \epsilon H_{j-1}(\epsilon) - dH_{j-1}(\epsilon)/d\epsilon$ with $H_0(\epsilon) = 1$ and $H_1(\epsilon) = \epsilon$. Other leading polynomials are $H_2(\epsilon) = \epsilon^2 - 1$, $H_3(\epsilon) = \epsilon^3 - 3\epsilon$, $H_4(\epsilon) = \epsilon^4 - 6\epsilon^2 + 3$, $H_5(\epsilon) = \epsilon^5 - 10\epsilon^3 + 15\epsilon$, and $H_6(\epsilon) = \epsilon^6 - 15\epsilon^4 + 45\epsilon^2 - 15$. A

useful recursion for computation is $H_j(\epsilon) = \epsilon H_{j-1}(\epsilon) - (j-1)H_{j-2}(\epsilon)$. For $j \leq k$, repeated integration by parts yields $\int_{-\infty}^{\infty} H_j(\epsilon)H_k(\epsilon)\varphi(\epsilon)d\epsilon \equiv$

$$(-1)^k \int_{-\infty}^{\infty} H_j(\epsilon)\varphi^{(k)}(\epsilon)d\epsilon = (-1)^{k-j} \int_{-\infty}^{\infty} H_j^{(j)}(\epsilon)\varphi^{(k-j)}(\epsilon)d\epsilon = (j!) \int_{-\infty}^{\infty} H_{k-j}(\epsilon)\varphi(\epsilon)d\epsilon. \text{ Then, } \int_{-\infty}^{\infty} H_j(\epsilon)^2\varphi(\epsilon)d\epsilon = j!, \text{ and for } j < k, \int_{-\infty}^{\infty} H_j(\epsilon)H_k(\epsilon)\varphi(\epsilon)d\epsilon = 0,$$

since $\int_{-\infty}^{\infty} H_{k-j}(\epsilon)\varphi(\epsilon)d\epsilon = (-1)^{k-j} \int_{-\infty}^{\infty} \varphi^{(k-j)}(\epsilon)d\epsilon = 0$. Define $\Psi_{jk}(a) = \int_a^{\infty} \epsilon^k H_j(\epsilon)\varphi(\epsilon)d\epsilon$. One has $\Psi_{00}(a) = \Phi(-a)$, $\Psi_{01}(a) = \varphi(a)$, and integrating by parts,

$\Psi_{0k}(a) = a^{k-1}\varphi(a) + (k-1)\Psi_{0,k-2}(a)$. For $j > 0$, one has $\Psi_{j0}(a) = \int_a^{\infty} H_j(\epsilon)\varphi(\epsilon)d\epsilon = \int_a^{\infty} (-1)^j\varphi^{(j)}(\epsilon)d\epsilon = -(-1)^j\varphi^{(j-1)}(a) = H_{j-1}(a)\varphi(a)$. Integration by parts for $k > 0$

gives $\Psi_{jk}(a) = \int_a^{\infty} \epsilon^k (-1)^j\varphi^{(j)}(\epsilon)d\epsilon = -a^k(-1)^j\varphi^{(j-1)}(a) - k \int_a^{\infty} \epsilon^{k-1}(-1)^j\varphi^{(j-1)}(\epsilon)d\epsilon = a^k H_{j-1}(a)\varphi(a) + k\Psi_{j-1,k-1}(a)$. The table gives $\Psi_{jk}(a)$ for $k \leq 4$ and $j \leq 6$.

$j \setminus k$	0	1	2	3	4
0	$\Phi(-a)$	φ	$a\varphi + \Phi(-a)$	$(a^2+2)\varphi$	$(a^3+3a)\varphi + 3\Phi(-a)$
1	φ	$a\varphi + \Phi(-a)$	$(a^2+2)\varphi$	$(a^3+3a)\varphi + 3\Phi(-a)$	$(a^4+4a^2+4)\varphi$
2	$H_1\varphi$	$(aH_1+1)\varphi$	$(a^2H_1+2a)\varphi + 2\Phi(-a)$	$(a^3H_1+3a^2+6)\varphi$	$(a^4H_1+4a^3+12a)\varphi + 12\Phi(-a)$
3	$H_2\varphi$	$(aH_2+H_1)\varphi$	$(a^2H_2+2aH_1+2)\varphi$	$(a^3H_2+3a^2H_1+6a)\varphi + 6\Phi(-a)$	$(a^4H_2+4a^3H_1+12a^2+24)\varphi$
4	$H_3\varphi$	$(aH_3+H_2)\varphi$	$(a^2H_3+2aH_2+2H_1)\varphi$	$(a^3H_3+3a^2H_2+6aH_1+6)\varphi$	$(a^4H_3+4a^3H_2+12a^2H_1+24a)\varphi + 24\Phi(-a)$
5	$H_4\varphi$	$(aH_4+H_3)\varphi$	$(a^2H_4+2aH_3+2H_2)\varphi$	$(a^3H_4+3a^2H_3+6aH_2+6H_1)\varphi$	$(a^4H_4+4a^3H_3+24a^2H_2+24H_1)\varphi$
6	$H_5\varphi$	$(aH_5+H_4)\varphi$	$(a^2H_5+2aH_4+2H_3)\varphi$	$(a^3H_5+3a^2H_4+6aH_3+6H_2)\varphi$	$(a^4H_5+4a^3H_4+24a^2H_3+24H_2)\varphi$

An expansion $f(\varepsilon) = \sum_{j=0}^J \gamma_j H_j(\varepsilon) \varphi(\varepsilon)$ satisfies $\int_a^\infty \varepsilon^k f_j(\varepsilon) d\varepsilon = \sum_{j=0}^J \gamma_j \Psi_{jk}(a)$. Then, $\int_{-\infty}^\infty f_j(\varepsilon) d\varepsilon = \gamma_0$, $\int_{-\infty}^\infty \varepsilon f_j(\varepsilon) d\varepsilon = \gamma_1$, $\int_{-\infty}^\infty \varepsilon^2 f_j(\varepsilon) d\varepsilon = \gamma_0 +$

$2\gamma_2$, $\int_{-\infty}^\infty \varepsilon^3 f_j(\varepsilon) d\varepsilon = 3\gamma_1 + 6\gamma_3$, and $\int_{-\infty}^\infty \varepsilon^4 f_j(\varepsilon) d\varepsilon = 3\gamma_0 + 12\gamma_2 + 24\gamma_4$. When $\gamma_1 = 1$, $\gamma_2 = 0$, and $\gamma_3 = 0$, a sufficient condition for $f(\varepsilon) > 0$ is $|\gamma_3| < 1/2$ and $|\gamma_4| <$

$(1-2|\gamma_3|)/6$.

Table A2. Prevalence of Health Conditions

Cancer

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-1.3645	-6.7882	-1.7113	-6.6476
q1wb1	-0.0413	-0.5362	0.0410	0.4329
q4wb1	-0.1117	-1.5163	0.0165	0.1917
q1ib1	-0.0181	-0.2386	0.0768	0.8042
q4ib1	0.0522	0.7127	0.0595	0.6896
hs	0.1294	1.8887	0.1710	2.0745
coll	0.0537	0.6333	0.0921	1.0015
hoodpf1	-0.2344	-2.3284	0.0634	0.5420
condpf1	-0.0887	-0.9476	0.0011	0.0099
as701	0.0017	1.9680	0.0039	3.9766
as801	-0.0024	-1.7263	-0.0053	-2.9002
nevmar1	0.0784	0.4741	0.0134	0.0623
widow1	0.1475	2.2811	0.0130	0.1376
divsep1	0.1618	1.1733	0.0468	0.2577
magedie1	-0.0001	-0.0446	0.0006	0.2873
pagedie1	0.0001	0.0594	0.0019	0.8026
smokev	0.0540	0.9136	0.1079	1.3103
cancer1				
heart1				
stroke1				
lung1				
diabet1				
highbp1				
arthrt1				
incont1				
fall1				
hipfr1				
proxw1				
cogim1				
psych1				
depres1				
bmi1				
smknow1				
numad1				
numiad1				
Likelihood	-1253.70		-892.30	
Sign. of SES	0.0279		0.2577	
Odds Hi/Lo SES	1.9675		0.9784	
Sign. of Odds	0.1172		0.9394	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2717	86.17	1695	83.58
Positive	436	13.83	333	16.42

Table A2. Prevalence of Health Conditions

Heart Disease

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-0.3279	-1.9577	-0.2951	-1.3811
q1wb1	0.1743	2.7768	-0.0037	-0.0468
q4wb1	-0.1254	-1.9432	0.0239	0.3237
q1ib1	0.0058	0.0937	0.0249	0.3066
q4ib1	-0.0146	-0.2279	0.0045	0.0606
hs	-0.0633	-1.1205	-0.1179	-1.7276
coll	-0.0456	-0.5976	-0.0655	-0.8095
hoodpf1	0.0742	0.9677	0.0972	0.9719
condpf1	0.3125	4.2733	0.1713	1.8045
as701	0.0021	2.8591	0.0019	2.2360
as801	-0.0015	-1.2670	-0.0038	-2.4006
nevmar1	0.0472	0.3315	0.1084	0.6018
widow1	0.1426	2.5961	-0.0809	-0.9944
divsep1	0.1396	1.1915	0.0235	0.1514
magedie1	-0.0018	-1.2682	-0.0020	-1.1670
pagedie1	-0.0054	-3.3802	-0.0012	-0.6461
smokev	0.0123	0.2423	0.2316	3.3096
cancer1	0.1177	1.7269	0.0580	0.7531
heart1				
stroke1				
lung1				
diabet1				
highbp1				
arthrt1				
incont1				
fall1				
hipfr1				
proxyw1				
cogim1				
psych1				
depres1				
bmi1				
smoknow1				
numadl1				
numiadl1				
Likelihood	-1855.10		-1330.40	
Sign. of SES	0.0000		0.1534	
Odds Hi/Lo SES	0.4546		0.7496	
Sign. of Odds	0.0000		0.0187	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2223	70.5	1255	61.88
Positive	930	29.5	773	38.12

Table A2. Prevalence of Health Conditions

Stroke

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-1.6827	-6.9561	-1.5965	-5.3486
q1wb1	0.2937	3.5358	0.0829	0.7749
q4wb1	-0.0023	-0.0243	-0.0379	-0.3579
q1ib1	0.0512	0.6017	0.0388	0.3554
q4ib1	0.0144	0.1531	-0.0568	-0.5440
hs	-0.1619	-2.0728	0.0036	0.0390
coll	0.0289	0.2591	-0.0914	-0.7754
hoodpf1	-0.0164	-0.1546	0.0885	0.6799
condpf1	-0.0102	-0.0988	0.0896	0.7252
as701	0.0031	2.8985	0.0027	2.3069
as801	-0.0023	-1.3884	-0.0023	-1.1123
nevmar1	-0.0688	-0.3283	-0.2652	-0.9011
widow1	0.0487	0.6126	0.1337	1.2506
divsep1	0.1971	1.2605	0.0867	0.4206
magedie1	-0.0029	-1.5030	0.0005	0.1949
pagedie1	-0.0004	-0.1959	-0.0036	-1.3557
smokev	0.1263	1.7543	0.0589	0.5976
cancer1	-0.0614	-0.6135	0.1719	1.7119
heart1	0.4605	6.6256	0.4261	5.3595
stroke1				
lung1				
diabet1				
highbp1				
arthrt1				
incont1				
fall1				
hipfr1				
proxyw1				
cogim1				
psych1				
depres1				
bmi1				
smoknow1				
numadl1				
numiadl1				
Likelihood	-819.21		-614.38	
Sign. of SES	0.0022		0.6239	
Odds Hi/Lo SES	0.6148		0.4256	
Sign. of Odds	0.0651		0.0004	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2901	92.01	1832	90.34
Positive	252	7.99	196	9.66

Table A2. Prevalence of Health Conditions

Lung Disease

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-1.6379	-7.3726	-1.7116	-6.3255
q1wb1	0.0877	1.0970	0.2040	2.2115
q4wb1	-0.1581	-1.7908	-0.2977	-3.0411
q1ib1	-0.0311	-0.3882	0.0958	0.9976
q4ib1	-0.1410	-1.6243	0.0710	0.7640
hs	-0.0749	-1.0253	-0.1479	-1.8090
coll	-0.1229	-1.1438	-0.0761	-0.7156
hoodpf1	0.0532	0.5550	0.1349	1.1568
condpf1	0.1497	1.6300	0.0420	0.3732
as701	0.0003	0.3627	0.0013	1.2671
as801	-0.0026	-1.5931	-0.0063	-3.0097
nevmarr1	0.1042	0.5482	0.2622	1.2140
widow1	0.1375	1.9040	0.2226	2.2848
divsep1	0.2668	1.9365	0.3324	1.9065
magedie1	-0.0003	-0.1662	0.0015	0.7013
pagedie1	0.0010	0.4696	0.0000	0.0093
smokev	0.5520	8.5382	0.5428	5.3266
cancer1	-0.0980	-1.0515	0.2858	3.1924
heart1	0.3524	5.3153	0.1322	1.8258
stroke1	0.0002	0.0016	0.0966	0.8425
lung1				
diabet1				
highbp1				
arthrt1				
incont1				
fall1				
hipfr1				
proxyw1				
cogim1				
psych1				
depres1				
bmi1				
smoknow1				
numadl1				
numiadl1				
Likelihood	-989.14		-807.39	
Sign. of SES	0.0005		0.0000	
Odds Hi/Lo SES	0.3014		0.3274	
Sign. of Odds	0.0000		0.0000	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2817	89.34	1719	84.76
Positive	336	10.66	309	15.24

Table A2. Prevalence of Health Conditions

Diabetes

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-1.0198	-4.6778	-1.3127	-4.8136
q1wb1	0.1633	2.0748	0.2312	2.3414
q4wb1	-0.0194	-0.2260	-0.0056	-0.0586
q1ib1	0.0183	0.2341	-0.2529	-2.3499
q4ib1	-0.1189	-1.3770	-0.0656	-0.7002
hs	-0.0854	-1.2001	0.0606	0.7023
coll	-0.4304	-3.4987	-0.1632	-1.5314
hoodpf1	0.0685	0.7099	-0.1152	-0.8831
condpf1	0.0999	1.0757	0.1494	1.2796
as701	-0.0021	-2.3176	-0.0003	-0.3071
as801	0.0003	0.2091	-0.0025	-1.1620
nevmar1	-0.0387	-0.1945	0.0661	0.2906
widow1	0.0756	1.0778	0.0310	0.2975
divsep1	-0.1714	-1.0427	0.2279	1.2557
magedie1	-0.0015	-0.8313	-0.0013	-0.6036
pagedie1	-0.0002	-0.0745	0.0029	1.1470
smokev	-0.0626	-0.9361	-0.0278	-0.3114
cancer1	0.0721	0.8160	-0.0517	-0.5183
heart1	0.3552	5.3803	0.2493	3.3733
stroke1	0.1107	1.0309	0.3122	2.7946
lung1	0.0251	0.2558	0.0604	0.6025
diabet1				
highbp1				
arthrt1				
incont1				
fall1				
hipfr1				
proxw1				
cogim1				
psych1				
depres1				
bmi1				
smknow1				
numadl1				
numiadl1				
Likelihood	-1004.60		-752.02	
Sign. of SES	0.0000		0.0571	
Odds Hi/Lo SES	0.1929		0.6510	
Sign. of Odds	0.0000		0.1360	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2825	89.6	1768	87.18
Positive	328	10.4	260	12.82

Table A2. Prevalence of Health Conditions

High Blood Pressure

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	0.2194	1.3551	-0.2191	-1.0159
q1wb1	0.0567	0.9163	0.0983	1.2146
q4wb1	-0.1061	-1.7800	-0.0676	-0.9159
q1ib1	0.0832	1.3820	0.0191	0.2328
q4ib1	-0.0385	-0.6419	0.0742	1.0093
hs	-0.0631	-1.1560	0.0904	1.3099
coll	-0.0297	-0.4191	0.0093	0.1157
hoodpf1	0.0157	0.2096	0.1671	1.6570
condpf1	0.0263	0.3602	0.2493	2.5997
as701	0.0014	2.1101	0.0012	1.4517
as801	-0.0027	-2.3847	-0.0070	-4.1934
nevmar1	0.0152	0.1145	0.3304	1.7950
widow1	0.0357	0.6904	-0.0666	-0.8089
divsep1	-0.2021	-1.7785	-0.0037	-0.0236
magedie1	-0.0031	-2.3217	0.0004	0.2179
pagedie1	-0.0017	-1.1027	-0.0045	-2.3153
smokev	-0.0823	-1.6880	0.0762	1.0887
cancer1	-0.0075	-0.1133	0.0181	0.2333
heart1	0.1853	3.5989	0.1650	2.7713
stroke1	0.3224	3.6902	0.3948	4.0281
lung1	0.0798	1.0520	-0.0586	-0.7175
diabet1	0.5031	6.4429	0.3471	4.0615
highbp1				
arthrt1				
incont1				
fall1				
hipfr1				
proxyw1				
cogim1				
psych1				
depres1				
bmi1				
smoknow1				
numadl1				
numiadl1				
Likelihood	-2111.30		-1326.20	
Sign. of SES	0.0162		0.0367	
Odds Hi/Lo SES	0.7649		0.6506	
Sign. of Odds	0.0021		0.0001	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	1545	49	1164	57.4
Positive	1608	51	864	42.6

Table A2. Prevalence of Health Conditions

Arthritis

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-0.8072	-4.6002	-1.7741	-6.9531
q1wb1	0.1293	2.0012	0.1812	2.0104
q4wb1	-0.0917	-1.3982	0.0078	0.0896
q1ib1	-0.0232	-0.3605	-0.0855	-0.9078
q4ib1	0.0375	0.5761	0.0379	0.4398
hs	-0.0900	-1.5530	-0.1074	-1.3700
coll	0.1134	1.4890	-0.1264	-1.3057
hoodpf1	0.0391	0.5000	0.0395	0.3495
condpf1	0.1181	1.5532	0.1635	1.5594
as701	0.0016	2.1858	0.0010	0.9844
as801	-0.0022	-1.7841	-0.0024	-1.2782
nevmar1	-0.0577	-0.4022	0.0466	0.2270
widow1	-0.0282	-0.5069	0.1279	1.3894
divsep1	0.0863	0.7219	0.4011	2.4357
magedie1	-0.0012	-0.8785	0.0040	1.9531
pagedie1	0.0007	0.4552	0.0051	2.2366
smokev	-0.0915	-1.7366	-0.0631	-0.7852
cancer1	-0.1602	-2.1968	0.0793	0.8995
heart1	0.1628	2.9979	0.2024	2.9755
stroke1	-0.0394	-0.4379	-0.0716	-0.6341
lung1	0.1647	2.0988	0.1695	1.8824
diabet1	0.0071	0.0886	0.0065	0.0666
highbp1	0.2064	4.1421	0.1746	2.5710
arthrt1				
incont1				
fall1				
hipfr1				
proxw1				
cogim1				
psych1				
depres1				
bmi1				
smknow1				
numadl1				
numiadl1				
Likelihood	-1773.70		-936.59	
Sign. of SES	0.0436		0.0768	
Odds Hi/Lo SES	0.7949		0.6009	
Sign. of Odds	0.1011		0.0073	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2327	73.8	1656	81.66
Positive	826	26.2	372	18.34

Table A2. Prevalence of Health Conditions

Incontinence

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-0.9612	-5.4165	-1.8279	-6.4202
q1wb1	-0.0315	-0.4760	-0.0006	-0.0062
q4wb1	0.0417	0.6473	0.0278	0.2890
q1ib1	-0.0338	-0.5216	0.1201	1.1694
q4ib1	0.0721	1.1172	0.0859	0.8987
hs	0.0226	0.3853	-0.0178	-0.2001
coll	-0.0066	-0.0864	0.0666	0.6415
hoodpf1	0.1553	1.9922	-0.0252	-0.1980
condpf1	0.1778	2.3432	0.3066	2.7438
as701	0.0004	0.5527	0.0025	2.2341
as801	0.0020	1.6505	-0.0007	-0.3574
nevmar1	-0.1385	-0.9370	0.0471	0.2056
widow1	-0.0351	-0.6271	0.0906	0.8993
divsep1	-0.0647	-0.5301	0.1148	0.5967
magedie1	-0.0017	-1.2255	0.0009	0.3951
pagedie1	0.0010	0.6197	0.0004	0.1628
smokev	-0.0235	-0.4468	-0.1025	-1.1603
cancer1	0.2693	3.9209	0.3902	4.3348
heart1	0.0353	0.6432	0.2131	2.7958
stroke1	0.3229	3.7049	0.2763	2.4531
lung1	0.1982	2.5194	0.0848	0.8312
diabet1	0.2186	2.7909	0.0552	0.5062
highbp1	0.1360	2.7182	0.1325	1.7324
arthrt1	0.2229	4.0711	0.1382	1.4950
incont1				
fall1				
hipfr1				
proxyw1				
cogim1				
psych1				
depres1				
bmi1				
smoknow1				
numadl1				
numiadl1				
Likelihood	-1762.60		-718.24	
Sign. of SES	0.0817		0.2229	
Odds Hi/Lo SES	0.8295		0.7131	
Sign. of Odds	0.2105		0.1935	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2319	73.55	1776	87.57
Positive	834	26.45	252	12.43

Table A2. Prevalence of Health Conditions

Fall Requiring Treatment

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-1.4231	-6.4080	-1.3511	-3.7691
q1wb1	0.1718	2.1366	-0.0623	-0.4612
q4wb1	0.0520	0.6307	-0.2392	-1.7911
q1ib1	0.1050	1.3202	-0.2521	-1.7266
q4ib1	0.0209	0.2514	0.0284	0.2279
hs	0.0646	0.8667	-0.0233	-0.2043
coll	0.1563	1.6696	-0.0854	-0.5873
hoodpf1	0.1903	2.0307	0.1895	1.2400
condpf1	-0.0027	-0.0281	0.2167	1.4912
as701	0.0030	3.1784	-0.0007	-0.4744
as801	-0.0030	-2.0067	0.0033	1.2957
nevmar1	-0.1412	-0.7539	-0.1154	-0.3390
widow1	-0.0418	-0.5886	0.0761	0.5784
divsep1	-0.1420	-0.8971	0.3860	1.8240
magedie1	-0.0031	-1.7350	-0.0011	-0.3748
pagedie1	-0.0018	-0.8904	-0.0037	-1.1546
smokev	0.0235	0.3534	-0.0512	-0.4328
cancer1	-0.0439	-0.4809	0.1200	0.9590
heart1	0.0774	1.1299	0.0290	0.2831
stroke1	0.3829	3.8341	0.3538	2.5424
lung1	0.0394	0.3924	0.1743	1.3585
diabet1	0.0248	0.2450	0.0250	0.1754
highbp1	-0.0677	-1.0671	-0.0198	-0.1943
arthrt1	0.1113	1.6139	0.0621	0.5042
incont1	0.1539	2.2440	0.1705	1.2619
fall1				
hipfr1				
proxyw1				
cogim1				
psych1				
depres1				
bmi1				
smoknow1				
numadl1				
numiadl1				
Likelihood	-1004.10		-381.66	
Sign. of SES	0.0657		0.1749	
Odds Hi/Lo SES	0.6818		0.4403	
Sign. of Odds	0.0967		0.0273	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2831	89.79	1927	95.02
Positive	322	10.21	101	4.98

Table A2. Prevalence of Health Conditions

Hip Fracture

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-2.2292	-8.2742	-1.8254	-4.2959
q1wb1	0.0605	0.6385	0.1640	1.0961
q4wb1	-0.0244	-0.2477	-0.1267	-0.7986
q1ib1	-0.1575	-1.6025	0.0729	0.4761
q4ib1	0.0490	0.5034	-0.0949	-0.6112
hs	-0.0145	-0.1677	-0.0645	-0.4709
coll	0.0442	0.3912	0.1556	0.9523
hoodpf1	0.1528	1.4013	-0.0834	-0.4099
condpf1	0.1177	1.0789	-0.1359	-0.6873
as701	0.0038	3.1624	0.0029	1.6697
as801	-0.0009	-0.5047	-0.0028	-0.9411
nevmarr1	0.3671	1.9616	0.2373	0.6851
widow1	0.1036	1.1727	0.2550	1.7306
divsep1	0.2121	1.2111	0.2800	1.0340
magedie1	0.0013	0.5905	0.0032	0.8939
pagedie1	-0.0016	-0.6733	-0.0058	-1.5693
smokev	0.0371	0.4631	-0.1321	-1.0010
cancer1	0.0044	0.0417	0.1062	0.7245
heart1	0.0087	0.1085	-0.0515	-0.4210
stroke1	0.2014	1.6999	0.2666	1.5833
lung1	0.0144	0.1203	0.0159	0.1008
diabet1	-0.0205	-0.1681	0.0138	0.0781
highbp1	0.1353	1.8063	-0.2326	-1.8707
arthrt1	0.1555	1.9494	-0.1346	-0.8420
incont1	-0.0736	-0.8783	-0.0468	-0.2727
fall1	0.4630	4.6792	0.6209	3.3538
hipfr1				
proxyw1				
cogim1				
psych1				
depres1				
bmi1				
smoknow1				
numadl1				
numiadl1				
Likelihood	-696.27		-269.46	
Sign. of SES	0.5757		0.6787	
Odds Hi/Lo SES	0.8152		0.8254	
Sign. of Odds	0.5711		0.7832	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2951	93.59	1962	96.75
Positive	202	6.41	66	3.25

Table A2. Prevalence of Health Conditions

Proxy Interview

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-1.2384	-4.7527	-1.0783	-3.7104
q1wb1	0.2287	2.5547	0.1827	1.8993
q4wb1	-0.0046	-0.0431	-0.3528	-3.0761
q1ib1	0.0777	0.8568	0.1998	2.0227
q4ib1	0.0227	0.2125	0.0171	0.1627
hs	-0.2601	-3.1058	-0.1362	-1.5656
coll	-0.2782	-2.0056	-0.4593	-3.4961
hoodpf1	-0.1277	-1.0321	-0.0265	-0.1982
condpf1	-0.3789	-2.8697	-0.0851	-0.6726
as701	0.0018	1.4757	0.0002	0.1794
as801	0.0057	3.2004	0.0022	1.1094
nevmarr1	-0.5672	-2.1642	-0.3307	-1.1774
widow1	-0.2708	-3.0746	-0.4007	-3.2631
divsep1	-0.6496	-2.5912	-0.6068	-2.2153
magedie1	-0.0019	-0.9161	0.0016	0.6654
pagedie1	-0.0035	-1.4460	-0.0017	-0.6565
smokev	-0.1004	-1.1987	-0.0154	-0.1624
cancer1	-0.0234	-0.2136	0.0537	0.5212
heart1	0.0141	0.1718	-0.0414	-0.5123
stroke1	0.4089	3.6355	0.5625	5.0377
lung1	0.3456	3.0567	-0.0323	-0.3003
diabet1	0.1464	1.2564	0.1493	1.3502
highbp1	-0.1871	-2.4472	-0.0725	-0.9026
arthrt1	-0.1172	-1.3652	-0.1621	-1.5554
incont1	0.2390	2.9652	0.2969	2.7329
fall1	0.2809	2.6810	0.0026	0.0148
hipfr1	0.3720	3.0629	0.0437	0.2129
proxyw1				
cogim1				
psych1				
depres1				
bmi1				
smoknow1				
numadl1				
numiadl1				
Likelihood	-688.16		-665.61	
Sign. of SES	0.0000		0.0000	
Odds Hi/Lo SES	0.8808		0.1503	
Sign. of Odds	0.7875		0.0000	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2915	92.45	1788	88.17
Positive	238	7.55	240	11.83

Table A2. Prevalence of Health Conditions

Cognitive Impairment

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-1.0525	-5.3225	-1.4638	-5.4851
q1wb1	0.2782	4.0115	0.1679	1.8241
q4wb1	-0.1014	-1.3384	-0.1288	-1.3011
q1ib1	0.1924	2.8156	0.0482	0.5173
q4ib1	0.0748	1.0005	-0.1558	-1.6187
hs	-0.4567	-7.3848	-0.2365	-2.9862
coll	-0.0073	-0.0804	-0.4451	-3.6880
hoodpf1	0.1058	1.2320	0.2262	1.9781
condpf1	0.0109	0.1286	0.3239	3.0268
as701	0.0050	5.8150	0.0044	4.1947
as801	-0.0001	-0.1063	-0.0001	-0.0513
nevmar1	0.0297	0.1858	0.2491	1.1863
widow1	0.0654	1.0300	0.1468	1.5128
divsep1	0.0726	0.5347	0.4641	2.5923
magedie1	-0.0034	-2.1644	-0.0011	-0.5305
pagedie1	0.0007	0.3925	0.0036	1.4862
smokev	0.0339	0.5737	-0.0221	-0.2546
cancer1	0.0036	0.0450	-0.1449	-1.4704
heart1	-0.0118	-0.1938	-0.0948	-1.2764
stroke1	0.4598	4.9082	0.3947	3.5377
lung1	-0.1505	-1.6218	0.0263	0.2701
diabet1	0.2260	2.5999	0.1949	1.9006
highbp1	-0.1062	-1.8875	-0.1182	-1.5887
arthrt1	-0.0171	-0.2726	-0.0580	-0.6283
incont1	-0.0864	-1.3571	0.2370	2.2804
fall1	0.0615	0.6977	0.0972	0.6267
hipfr1	0.0785	0.7343	0.0212	0.1109
proxyw1	1.1422	11.4178	1.2135	12.5364
cogim1				
psych1				
depres1				
bmi1				
smknow1				
numadl1				
numiadl1				
Likelihood	-1369.10		-818.59	
Sign. of SES	0.0000		0.0000	
Odds Hi/Lo SES	0.5266		0.1667	
Sign. of Odds	0.0000		0.0000	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2391	75.83	1589	78.35
Positive	762	24.17	439	21.65

Table A2. Prevalence of Health Conditions

Psychiatric Condition

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-1.3057	-5.9919	-2.0144	-6.2149
q1wb1	-0.0527	-0.6542	0.1349	1.1905
q4wb1	-0.0797	-1.0043	-0.0310	-0.2803
q1ib1	0.0162	0.2054	0.1116	0.9626
q4ib1	0.0658	0.8411	-0.0008	-0.0070
hs	-0.1656	-2.3150	0.0998	0.9799
coll	0.1317	1.4400	0.1569	1.3358
hoodpf1	0.1424	1.5356	-0.0164	-0.1140
condpf1	-0.0733	-0.7641	0.1367	1.0416
as701	-0.0016	-1.7993	-0.0010	-0.8363
as801	-0.0030	-1.8504	-0.0054	-2.0186
nevmarr1	-0.1956	-1.0335	-0.3422	-1.0155
widow1	-0.0764	-1.1481	0.2922	2.5604
divsep1	0.0654	0.4784	0.3058	1.5396
magedie1	0.0016	0.9443	0.0014	0.5375
pagedie1	0.0004	0.2078	0.0007	0.2285
smokev	0.2104	3.3956	0.1435	1.3114
cancer1	0.0015	0.0169	0.1389	1.2863
heart1	0.1552	2.3545	0.0460	0.5276
stroke1	-0.0170	-0.1544	0.1330	1.0016
lung1	-0.0605	-0.6338	0.1671	1.5366
diabet1	-0.1330	-1.3280	0.1418	1.2138
highbp1	0.0817	1.3380	0.0231	0.2688
arthrt1	0.1704	2.5839	0.2286	2.2537
incont1	0.2343	3.5694	0.1361	1.1328
fall1	0.0243	0.2490	0.0778	0.4288
hipfr1	-0.0286	-0.2255	0.1721	0.7825
proxyw1	0.2323	1.9511	0.0353	0.2587
cogim1	0.2010	2.5456	0.3949	3.5397
psych1				
depres1				
bmi1				
smoknow1				
numadl1				
numiadl1				
Likelihood	-1120.70		-542.15	
Sign. of SES	0.2170		0.5257	
Odds Hi/Lo SES	1.1429		0.6434	
Sign. of Odds	0.6427		0.1882	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2766	87.73	1861	91.77
Positive	387	12.27	167	8.23

Table A2. Prevalence of Health Conditions

Depression

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-1.9500	-8.0208	-2.2594	-5.7327
q1wb1	-0.0617	-0.7033	-0.0686	-0.4885
q4wb1	0.0315	0.3558	-0.2575	-1.7674
q1ib1	0.1363	1.6415	0.2973	2.2015
q4ib1	0.0225	0.2531	0.0735	0.5340
hs	-0.1582	-2.0629	-0.1235	-1.0262
coll	-0.1350	-1.2254	0.0395	0.2565
hoodpf1	0.1144	1.1763	0.1530	0.9781
condpf1	0.3740	4.1683	0.2544	1.7729
as701	0.0025	2.4297	0.0002	0.1212
as801	-0.0025	-1.5289	0.0023	0.8272
nevmarr1	0.1946	1.0287	0.5848	2.2664
widow1	0.1750	2.2932	0.4555	3.5735
divsep1	0.0527	0.3327	0.5733	2.6691
magedie1	-0.0010	-0.5066	0.0001	0.0273
pagedie1	0.0004	0.1730	0.0005	0.1312
smokev	0.1637	2.3552	0.0310	0.2368
cancer1	0.0179	0.1883	0.1676	1.3051
heart1	0.2291	3.2617	0.2130	1.9772
stroke1	0.0443	0.3781	0.4716	3.1742
lung1	0.1163	1.1432	0.2437	1.9044
diabet1	0.1626	1.6122	0.0966	0.6485
highbp1	0.0323	0.4788	-0.0501	-0.4593
arthrt1	0.1554	2.1540	0.2071	1.7208
incont1	0.1017	1.3907	0.4025	3.0515
fall1	0.3779	3.8628	0.1398	0.6875
hipfr1	0.0808	0.6218	-0.3069	-1.0038
proxyw1	-4.1441	-0.4050	-4.2037	-0.3896
cogim1	0.2525	3.1220	0.1629	1.2570
psych1	0.5290	6.0303	0.6902	4.7704
depres1				
bmi1				
smoknow1				
numadl1				
numiadl1				
Likelihood	-908.50		-357.51	
Sign. of SES	0.0000		0.0150	
Odds Hi/Lo SES	0.3432		0.2113	
Sign. of Odds	0.0000		0.0000	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2833	89.85	1911	94.28
Positive	320	10.15	116	5.72

Table A2. Prevalence of Health Conditions

Body Mass Index (OLS)

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	26.0648	44.4140	26.8832	44.9836
q1wb1	0.2166	0.9868	-0.2023	-0.9101
q4wb1	-0.6151	-2.9134	-0.2868	-1.4097
q1ib1	-0.3093	-1.4495	0.0142	0.0630
q4ib1	-0.3121	-1.4701	-0.1216	-0.6009
hs	-0.6572	-3.3576	-0.1239	-0.6515
coll	-0.5828	-2.3225	-0.5917	-2.6691
hoodpf1	-0.3607	-1.3628	0.2466	0.8864
condpf1	-0.1432	-0.5509	0.2287	0.8540
as701	-0.0114	-4.6926	-0.0140	-6.0734
as801	-0.0002	-0.0506	0.0055	1.2727
nevmarr1	-0.1836	-0.3862	-1.0269	-2.0438
widow1	0.2097	1.1438	-0.2004	-0.8865
divsep1	0.5187	1.2982	-0.4859	-1.1277
magedie1	-0.0043	-0.9153	-0.0040	-0.8398
pagedie1	0.0035	0.6475	0.0031	0.5898
smokev	-0.2495	-1.4440	-0.0385	-0.2012
cancer1	0.0623	0.2667	0.2501	1.1651
heart1	-0.3356	-1.8336	-0.2102	-1.2703
stroke1	-0.3876	-1.2658	0.5176	1.8763
lung1	-0.8275	-3.0927	-1.0111	-4.5062
diabet1	2.3067	8.5931	1.0666	4.4792
highbp1	0.9576	5.8089	0.7073	4.3337
arthrt1	1.1852	6.3967	1.0357	5.0292
incont1	0.9599	5.1599	0.0236	0.0968
fall1	-0.2587	-0.9597	-0.8556	-2.3437
hipfr1	-1.0453	-3.1153	-0.8427	-1.8881
proxyw1	-0.6702	-1.9839	-0.4956	-1.8525
cogim1	-0.5306	-2.4609	-0.1403	-0.6406
psych1	0.0837	0.3354	-0.2459	-0.8450
depres1	-0.1715	-0.6215	-0.5446	-1.5438
bmi1				
smoknow1				
numadl1				
numiadl1				
R-Square	0.1217		0.0965	
Sign. of SES	0.0000		0.0099	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Total	3147		2026	

Table A2. Prevalence of Health Conditions

Smoke Now

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-3.5443	-0.1967	-3.3327	-0.2264
q1wb1	0.0818	0.7043	0.2836	2.5859
q4wb1	0.0099	0.0906	0.0130	0.1164
q1ib1	0.0942	0.8175	0.0508	0.4439
q4ib1	-0.1939	-1.7314	-0.2070	-1.8635
hs	0.0691	0.6440	-0.0310	-0.3196
coll	-0.1504	-1.1393	-0.0999	-0.7967
hoodpf1	-0.0854	-0.6281	-0.1125	-0.7616
condpf1	-0.0386	-0.2708	0.2879	2.1712
as701	-0.0062	-4.8753	-0.0036	-2.9330
as801	0.0014	0.5314	-0.0020	-0.7540
nevmar1	0.5103	2.0012	-0.2434	-0.7796
widow1	0.3947	4.0098	0.3760	3.3197
divsep1	0.3299	1.9351	0.5967	2.9725
magedie1	-0.0016	-0.6516	0.0010	0.3710
pagedie1	-0.0002	-0.0726	-0.0013	-0.4512
smokev	4.9611	0.2754	4.2275	0.2873
cancer1	0.1062	0.9035	-0.0514	-0.4489
heart1	-0.0981	-0.9933	-0.3874	-4.2392
stroke1	-0.0305	-0.1915	0.4628	3.4876
lung1	0.0511	0.4540	0.1015	0.9551
diabet1	-0.3349	-2.0469	-0.2570	-1.8712
highbp1	-0.1522	-1.7292	-0.0842	-0.9706
arthrt1	-0.0739	-0.7175	-0.1746	-1.4979
incont1	0.0550	0.5407	0.0953	0.7335
fall1	-0.1170	-0.7891	0.0706	0.3784
hipfr1	-0.2920	-1.4707	0.2919	1.3155
proxyw1	0.2946	1.4734	0.1788	1.3061
cogim1	0.2141	1.8461	-0.0853	-0.7349
psych1	-0.1213	-0.9849	0.0355	0.2473
depres1	0.4408	3.3335	0.2112	1.2335
bmi1	-0.0712	-7.0707	-0.0626	-5.1883
smoknow1				
numadl1				
numiadl1				
Likelihood	-580.55		-582.80	
Sign. of SES	0.3072		0.0008	
Odds Hi/Lo SES	0.2719		0.2321	
Sign. of Odds	0.0839		0.0000	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2863	90.98	1796	88.65
Positive	284	9.02	230	11.35

Table A2. Prevalence of Health Conditions

Number of ADL's (Ordered Probit)

<u>Variable</u>	<u>Female</u>		<u>Male</u>		<u>Count</u>
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>	
one	-2.3129	-10.4217	-2.6910	-7.9788	
q1wb1	0.0682	1.1193	0.3480	4.2502	
q4wb1	-0.0274	-0.4191	-0.0610	-0.6858	
q1ib1	-0.0735	-1.2086	0.0271	0.3163	
q4ib1	-0.1232	-1.8822	0.0352	0.4124	
hs	0.0597	1.0639	-0.0701	-0.9456	
coll	0.0799	1.0420	-0.0616	-0.6234	
hoodpf1	0.0589	0.8028	-0.0342	-0.3226	
condpf1	0.0949	1.3227	-0.0021	-0.0209	
as701	0.0033	4.3203	0.0041	4.1990	
as801	0.0017	1.5217	-0.0004	-0.2399	
nevmar1	0.3385	2.5531	0.2603	1.3722	
widow1	0.0449	0.7966	0.0896	1.0331	
divsep1	0.2470	2.1730	0.1240	0.7447	
magedie1	-0.0033	-2.4219	-0.0011	-0.5821	
pagedie1	0.0003	0.1960	0.0053	2.3764	
smokev	0.0036	0.0643	0.1166	1.4390	
cancer1	0.0664	0.9735	0.0936	1.1377	
heart1	0.1171	2.2599	0.1531	2.3145	
stroke1	0.5982	7.7807	0.6800	7.4024	
lung1	0.2470	3.3372	0.2156	2.5535	
diabet1	0.4135	5.6983	0.1959	2.1612	
highbp1	0.0561	1.1383	0.0217	0.3230	
arthrt1	0.6254	12.3519	0.4819	6.3709	
incont1	0.4235	8.2400	0.5075	5.9301	
fall1	0.3108	4.3556	0.5131	4.0678	
hipfr1	0.5583	6.6869	0.7814	5.1891	
proxyw1	0.9011	10.6812	0.6096	6.4893	
cogim1	0.4651	8.0343	0.4344	5.5407	
psych1	0.0573	0.7996	0.1659	1.5418	
depres1	0.5994	8.4507	0.6119	5.3150	
bmi1	0.0280	5.5373	0.0172	2.0004	
smoknow1	0.1110	1.1742	-0.1652	-1.5363	
numadl1					
numiadl1					
Thresh 0	0.0000		0.0000		2149
Thresh 1	0.6682	31.395	0.5833	21.159	454
Thresh 2	1.0987	48.322	1.0043	32.689	204
Thresh 3	1.5140	55.200	1.3846	39.368	135
Thresh 4	1.9351	56.482	1.6857	40.412	92
Thresh 5	2.3590	44.230	2.0274	30.415	57
Thresh 6					56
Likelihood		-2798.80		-1511.60	
Sign. of SES		0.2048		0.0006	

Table A2. Prevalence of Health Conditions

Number of IADL's (Ordered Probit)

<u>Variable</u>	<u>Female</u>		<u>Male</u>		<u>Count</u>
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>	
one	-1.2716	-5.5404	-1.0316	-3.1086	
q1wb1	0.2968	4.7947	0.0094	0.1135	
q4wb1	-0.0698	-1.0172	-0.0939	-1.0625	
q1ib1	0.0899	1.4534	0.0327	0.3866	
q4ib1	0.0787	1.1653	-0.1208	-1.4080	
hs	-0.1652	-2.8652	-0.1410	-1.9298	
coll	0.0703	0.8871	-0.0860	-0.8709	
hoodpf1	-0.0585	-0.7534	-0.1767	-1.6008	
condpf1	0.0479	0.6364	0.0880	0.8777	
as701	0.0021	2.6654	0.0013	1.3720	
as801	0.0023	1.9528	0.0022	1.3295	
nevmar1	-0.3340	-2.2686	-0.3711	-1.7468	
widow1	-0.2613	-4.5392	-0.3842	-4.0397	
divsep1	-0.5541	-4.2057	-0.7174	-3.4911	
magedie1	0.0001	0.0566	-0.0017	-0.8881	
pagedie1	0.0016	0.9376	0.0010	0.4715	
smokev	0.0661	1.1438	0.0980	1.2197	
cancer1	-0.0554	-0.7700	-0.1072	-1.2350	
heart1	0.0278	0.5113	0.0788	1.1945	
stroke1	0.2353	2.8693	0.3468	3.5510	
lung1	0.1675	2.1590	0.1500	1.7503	
diabet1	0.1264	1.6218	0.2616	2.9199	
highbp1	0.0126	0.2474	0.1523	2.2997	
arthrt1	-0.0907	-1.6047	-0.0232	-0.2836	
incont1	0.1438	2.5948	-0.0426	-0.4496	
fall1	-0.0103	-0.1337	-0.2511	-1.7387	
hipfr1	0.1366	1.5216	0.3924	2.4532	
proxyw1	0.9103	10.3712	0.5820	6.3400	
cogim1	0.5557	9.4458	0.6104	7.8660	
psych1	0.1488	2.0339	0.2297	2.1093	
depres1	0.2115	2.7809	0.1949	1.5503	
bmi1	-0.0060	-1.1212	-0.0096	-1.1071	
smoknow1	0.0232	0.2404	-0.0091	-0.0881	
numadl1	0.4589	23.4197	0.5015	18.6642	
numiadl1					
Thresh 0	0.0000		0.0000		1485
Thresh 1	1.0430	31.682	1.0407	25.994	329
Thresh 2	1.7778	43.626	1.5504	34.115	78
Thresh 3	2.4804	46.771	2.1317	36.157	57
Thresh 4	3.1005	39.773	2.6798	30.240	33
Thresh 5					44
Likelihood		-2190.10		-1322.90	
Sign. of SES		0.0000		0.0073	

Table A2. Prevalence of Health Conditions

Poor/Fair Self-Rated Health

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one	-0.9629	-3.8324	-0.3694	-1.0128
q1wb1	0.0506	0.7160	0.1514	1.6665
q4wb1	-0.2037	-2.7810	-0.0337	-0.3805
q1ib1	0.0459	0.6635	0.0208	0.2267
q4ib1	-0.1045	-1.4492	-0.0898	-1.0358
hs	-0.1440	-2.2854	-0.1161	-1.5009
coll	-0.3186	-3.4769	-0.2348	-2.3340
hoodpf1	0.0960	1.1358	0.2353	2.0659
condpf1	0.3681	4.4858	0.4541	4.2562
as701	0.0017	2.0092	0.0035	3.5281
as801	-0.0046	-3.4691	-0.0097	-5.1462
nevmarr1	-0.2748	-1.6483	0.2300	1.1272
widow1	-0.0887	-1.4479	-0.1581	-1.6415
divsep1	-0.0370	-0.2801	-0.1206	-0.6493
magedie1	-0.0014	-0.9216	-0.0017	-0.8499
pagedie1	-0.0026	-1.4603	-0.0021	-0.9416
smokev	0.0335	0.5392	0.0275	0.3257
cancer1	0.2102	2.7873	0.2910	3.2804
heart1	0.6510	11.3220	0.5856	8.6004
stroke1	0.3402	3.3998	0.3963	3.4821
lung1	0.6062	7.1450	0.7414	8.2391
diabet1	0.5403	6.2239	0.2551	2.5954
highbp1	0.2330	4.2319	0.0396	0.5728
arthrt1	0.3164	5.1640	0.3015	3.5497
incont1	0.1796	2.9115	0.1967	1.9497
fall1	0.1036	1.1696	-0.0663	-0.4268
hipfr1	0.1538	1.4348	-0.1961	-0.9938
proxyw1	0.2545	2.1686	0.2972	2.6861
cogim1	0.2012	2.8378	0.3293	3.6636
psych1	0.0173	0.2106	0.0078	0.0643
depres1	0.9093	9.9895	0.7934	5.2236
bmi1	-0.0048	-0.7968	-0.0322	-3.3341
smoknow1	0.2149	2.0770	0.0999	0.9264
numadl1	0.1902	6.6126	0.1576	4.0378
numiadl1	0.0770	2.0701	0.1298	2.8358
Likelihood	-1444.90		-942.31	
Sign. of SES	0.0000		0.0000	
Odds Hi/Lo SES	0.3100		0.3412	
Sign. of Odds	0.0000		0.0000	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2078	66.09	1351	66.72
Positive	1066	33.91	674	33.28

Table A3. Incidence of Health Conditions

Cancer

Variable	Females						Males					
	All		No Previous		Previous		All		No Previous		Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
one1	-6.4268	-3.1434	-5.2782	-2.3834	-19.4139	-3.0434	-6.8623	-3.3610	-8.3630	-3.7548	0.0182	0.0030
one2	-6.6778	-4.6136	-7.2135	-4.3425	-5.7669	-1.7536	-5.1212	-3.0291	-4.8761	-2.4068	-6.3552	-1.7238
logm1	1.4743	2.3066	1.1544	1.6680	5.3832	2.7123	1.6955	2.6554	2.1292	3.0633	-0.6486	-0.3396
logm2	1.5132	3.5343	1.7119	3.4739	1.1070	1.1590	1.1642	2.3123	1.0175	1.6859	1.7944	1.6435
as70m1	0.0004	0.3194	0.0010	0.7053	-0.0053	-1.1627	-0.0003	-0.2379	-0.0006	-0.4387	0.0089	1.7152
as80m1	0.0013	0.6500	0.0004	0.1690	0.0121	1.7764	0.0015	0.6795	0.0016	0.6748	-0.0112	-1.3094
as70m2	0.0010	0.6458	-0.0002	-0.0937	0.0051	1.4215	-0.0017	-1.0104	-0.0026	-1.3115	-0.0006	-0.1701
as80m2	-0.0009	-0.4039	0.0009	0.3490	-0.0073	-1.4129	0.0033	1.2576	0.0055	1.7769	-0.0024	-0.4178
q1wb12	0.0792	0.9576	0.0828	0.9076	-0.0510	-0.2195	0.0515	0.5859	0.1892	1.9363	-0.6109	-2.3516
q4wb12	0.1123	1.4525	0.0984	1.1273	0.1341	0.7038	-0.1909	-2.3349	-0.2063	-2.2239	-0.0689	-0.3415
q1ib12	-0.0644	-0.7868	-0.0538	-0.5975	-0.1120	-0.4955	-0.0677	-0.7634	-0.1005	-0.9897	-0.1273	-0.5764
q4ib12	0.0734	0.9282	0.0904	1.0135	-0.0620	-0.3105	0.0375	0.4648	0.0644	0.7114	-0.1479	-0.7099
hs12	-0.1553	-2.1442	-0.1824	-2.2641	-0.0676	-0.3506	0.1347	1.7986	0.1788	2.1118	0.0313	0.1603
coll12	0.0096	0.1031	0.0261	0.2481	-0.0149	-0.0652	-0.0695	-0.7788	-0.0630	-0.6287	0.0486	0.2103
hoodpf12	0.0219	0.2177	-0.0156	-0.1401	0.0833	0.2993	0.0841	0.7493	-0.0281	-0.2118	0.7511	2.7966
condpf12	0.0443	0.4539	0.0983	0.9390	-0.4154	-1.2043	-0.0106	-0.0940	0.1109	0.9190	-1.1677	-2.2621
nevmar12	-0.0061	-0.0352	-0.0344	-0.1690	0.1828	0.4551	0.0049	0.0240	0.0373	0.1677	-0.6160	-0.8057
widow12	0.0281	0.4053	0.0390	0.5061	-0.0356	-0.1949	0.1431	1.7325	0.1965	2.1144	-0.1399	-0.6427
divsep12	-0.0356	-0.2430	-0.0443	-0.2690	-0.0074	-0.0209	-0.2767	-1.3981	-0.1932	-0.8879	-0.7318	-1.2027
magedi12	-0.0008	-0.4980	-0.0008	-0.4042	-0.0013	-0.3052	-0.0016	-0.8570	0.0000	-0.0045	-0.0067	-1.3811
pagedi12	-0.0026	-1.3270	-0.0040	-1.8850	0.0062	1.1696	-0.0013	-0.6146	0.0002	0.0798	-0.0086	-1.5431
smokev12	0.2100	3.1761	0.2135	2.8925	0.2675	1.5716	0.0823	1.0494	-0.0049	-0.0566	0.6264	2.5740
canc12	0.2076	2.7256					0.1277	1.6353				
heart12	0.0008	0.0121	0.0378	0.4987	-0.2670	-1.5649	-0.0228	-0.3446	-0.0141	-0.1888	-0.1064	-0.6218
strk12	-0.2264	-1.8538	-0.2126	-1.5266	-0.1518	-0.5223	0.1557	1.5701	0.1717	1.4773	0.1830	0.7902
lung12	0.0410	0.4360	0.0696	0.6784	-0.1476	-0.5553	0.0586	0.6799	0.0427	0.4216	0.1696	0.8515
diab12	0.1253	1.3457	0.1536	1.4746	0.0017	0.0071	0.1633	1.8635	0.0199	0.1928	0.8163	3.8879
high12	-0.0803	-1.3104	-0.1210	-1.7603	0.0672	0.4311	-0.0120	-0.1853	-0.0079	-0.1073	0.0094	0.0575
arth12	-0.0178	-0.2572	-0.0130	-0.1684	0.0104	0.0561	0.0781	0.9773	0.1285	1.4213	-0.0150	-0.0741
incon12	0.1051	1.6149	0.1519	2.0729	-0.0909	-0.5588	0.1664	1.9940	0.1965	1.9688	0.0767	0.4272
fall12	0.1066	1.3141	0.1423	1.5660	-0.0274	-0.1358	-0.1048	-0.8727	-0.0167	-0.1240	-0.6501	-2.0675
hip12	0.0684	0.6072	0.0184	0.1399	0.3327	1.3025	0.0296	0.1791	-0.1067	-0.5095	0.3689	1.0737
prox12	-0.0181	-0.1426	0.0116	0.0805	-0.1896	-0.5927	-0.0729	-0.6720	-0.1160	-0.9289	0.1196	0.4334
cog12	-0.0455	-0.5947	-0.0581	-0.6707	0.1216	0.6764	0.0170	0.2097	0.0339	0.3699	-0.0151	-0.0715

Table A3. Incidence of Health Conditions

Cancer

Variable	Females						Males					
	All		No Previous		Previous		All		No Previous		Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
psych12	-0.2268	-2.2638	-0.2607	-2.2570	-0.1242	-0.5255	-0.0908	-0.8011	-0.1230	-0.9105	0.1079	0.4060
depr12	0.0073	0.0718	-0.0083	-0.0716	0.0436	0.1734	0.2087	1.6685	0.1313	0.8793	0.4200	1.4944
bmi12												
lobmi12	0.0820	2.5909	0.1216	3.5019	-0.1120	-1.1287	0.0625	0.9651	0.0252	0.3353	0.1975	1.1343
hibmi12	0.0164	1.8745	0.0195	2.0596	-0.0048	-0.1974	-0.0266	-2.0133	-0.0306	-2.0029	-0.0153	-0.4919
smok12	-0.0173	-0.1558	-0.0550	-0.4337	-0.0022	-0.0083	0.0866	0.8201	0.0907	0.7674	0.2167	0.7668
adl12	-0.0099	-0.3307	-0.0232	-0.6685	0.0510	0.7143	-0.0422	-1.1768	-0.0672	-1.5790	0.0706	0.8545
iadl12	-0.0404	-0.9816	-0.0869	-1.7645	0.0803	0.8770	0.0309	0.7084	0.0439	0.8846	-0.0420	-0.3616
dhlth12	0.1432	1.9786	0.1390	1.6848	0.1789	1.0111	0.0732	0.9800	0.0736	0.8593	0.0674	0.3763
jcanc23												
jheart23												
jstrk23												
ilung23												
idiab23												
ihigh23												
iarth23												
jincon23												
jfall23												
jhip23												
proxy23												
icog23												
ipsych23												
idepr23												
bmibt23												
bmiws23												
smok23												
adl23												
iadl23												
Likelihood	-1019.40		-811.76		-179.19		-985.02		-772.20		-169.20	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	5711	95.66	4905	96.03	806	93.50	3486	92.34	2884	92.82	602	90.12
Positive	259	4.34	203	3.97	56	6.50	289	7.66	223	7.18	66	9.88

Table A3. Incidence of Health Conditions

Heart Disease

Variable	Females						Males					
	All		No Previous		Previous		All		No Previous		Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
one1	-7.9485	-4.7942	-8.4623	-4.3558	-6.7212	-1.9825	-5.8280	-3.0394	-6.8670	-2.8104	-7.5550	-2.2315
one2	-3.9669	-3.5588	-4.4795	-2.9406	-4.2255	-2.4731	-0.8787	-0.6401	-0.3089	-0.1647	-2.4813	-1.1606
logm1	1.9531	3.7725	2.2044	3.6292	1.2907	1.2270	1.3842	2.2985	1.8053	2.3485	1.6748	1.5903
logm2	0.7055	2.1351	0.8972	1.9899	0.7069	1.3894	-0.0009	-0.0021	-0.2266	-0.4060	0.5683	0.8916
as70m1	0.0029	2.7671	0.0037	3.0713	0.0027	1.1615	0.0015	1.2011	-0.0001	-0.0785	0.0078	2.9950
as80m1	-0.0025	-1.5354	-0.0036	-1.8751	-0.0005	-0.1591	0.0012	0.5786	0.0016	0.6139	-0.0024	-0.5581
as70m2	0.0044	3.6022	0.0039	2.3881	0.0050	2.4717	0.0009	0.6558	0.0025	1.3328	-0.0004	-0.1930
as80m2	-0.0031	-1.8484	-0.0032	-1.4087	-0.0035	-1.3001	0.0003	0.1191	-0.0032	-1.0889	0.0044	1.3478
q1wb12	-0.0513	-0.8434	-0.0192	-0.2418	-0.0933	-0.9191	-0.0564	-0.7220	0.0205	0.1983	-0.1888	-1.4595
q4wb12	-0.0893	-1.4463	-0.1192	-1.5973	-0.0046	-0.0392	-0.1351	-1.8877	-0.2623	-2.8086	0.0954	0.8026
q1ib12	0.0184	0.3133	-0.0219	-0.2865	0.0635	0.6455	-0.1007	-1.3030	-0.1591	-1.5225	0.0022	0.0178
q4ib12	0.0480	0.7612	0.1549	2.0516	-0.1945	-1.5821	0.0981	1.3661	0.0973	1.0586	0.1234	1.0020
hs12	0.0069	0.1290	-0.0341	-0.4911	0.0806	0.8797	-0.1034	-1.6155	-0.2020	-2.3831	0.0851	0.8072
coll12	-0.0566	-0.7510	-0.1224	-1.3373	0.1203	0.8457	-0.0244	-0.3053	0.0195	0.1905	-0.1052	-0.7508
hoodpf12	-0.0607	-0.7800	-0.0205	-0.2039	-0.1125	-0.8654	-0.0278	-0.2684	0.0147	0.1052	-0.0575	-0.3427
condpf12	0.0599	0.8131	0.0857	0.8701	0.0844	0.7202	-0.0381	-0.3830	-0.3194	-2.1256	0.2463	1.6571
nevmar12	-0.0444	-0.3313	-0.0428	-0.2649	-0.0108	-0.0414	-0.0686	-0.3699	-0.2816	-1.0488	0.1281	0.4532
widow12	-0.0210	-0.3946	-0.0840	-1.2814	0.1531	1.5656	0.0309	0.4196	0.0350	0.3563	0.1167	0.9744
divsep12	0.0942	0.8534	0.0822	0.5970	0.2166	1.1054	-0.0447	-0.2989	-0.1605	-0.7583	0.1283	0.5569
magedi12	-0.0032	-2.4552	-0.0026	-1.6138	-0.0042	-1.8185	-0.0001	-0.0879	0.0032	1.4167	-0.0077	-2.7466
pagedi12	-0.0012	-0.7887	-0.0034	-1.7723	0.0031	1.1581	-0.0038	-2.0823	-0.0052	-2.1996	-0.0030	-0.9772
smokev12	0.1066	2.0661	0.0390	0.5881	0.2270	2.5463	0.0119	0.1789	-0.0437	-0.5193	0.1453	1.2252
canc12	-0.0797	-1.2144	-0.0330	-0.3944	-0.1899	-1.6771	0.0343	0.4921	0.0272	0.2912	-0.0191	-0.1712
heart12	0.0600	1.1939					-0.0134	-0.2332				
strk12	0.1483	2.0250	0.1065	0.9842	0.2150	2.0172	0.0846	0.9813	0.0447	0.3443	0.1492	1.1860
lung12	0.3405	5.0760	0.3530	3.7639	0.3221	3.1359	0.1093	1.4777	0.0783	0.7643	0.1968	1.7046
diab12	0.3099	4.6470	0.3514	3.8174	0.2639	2.5652	0.2375	3.1664	0.2353	2.1913	0.3289	2.9155
high12	0.1098	2.3256	0.1132	1.9284	0.1071	1.2688	0.0207	0.3675	0.0505	0.6816	-0.0813	-0.8705
arth12	0.0648	1.2669	0.0580	0.8778	0.0632	0.7316	0.1020	1.4877	0.1653	1.7666	0.0221	0.2062
incon12	-0.0488	-0.9655	-0.0036	-0.0558	-0.1701	-1.9554	-0.1082	-1.4282	-0.0538	-0.5044	-0.2406	-2.0564
fall12	0.1485	2.4972	0.1512	1.9432	0.1762	1.7844	-0.0824	-0.8419	0.1127	0.8876	-0.3361	-2.0373
hip12	0.1277	1.5847	0.1944	1.8955	0.0160	0.1164	0.0209	0.1488	0.1293	0.7159	-0.1051	-0.4406
proxy12	0.0056	0.0640	-0.1524	-1.2569	0.2494	1.8279	0.0091	0.1014	-0.0299	-0.2474	0.0239	0.1670
cog12	0.1133	2.0121	0.0994	1.3621	0.1121	1.1788	0.1093	1.5947	0.1488	1.6274	0.0734	0.6595

Table A3. Incidence of Health Conditions

Heart Disease

Variable	Females						Males					
	All		No Previous		Previous		All		No Previous		Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
psych12	0.0116	0.1739	-0.0237	-0.2664	0.0437	0.3991	0.1835	2.0410	0.2604	2.1632	0.0709	0.4806
depr12	-0.0189	-0.2496	-0.0532	-0.5056	0.0589	0.5029	0.1740	1.5678	0.1152	0.6802	0.1918	1.2154
bmi12												
lobmi12	0.0180	0.7004	0.0054	0.1483	0.0368	0.9484	0.0270	0.4836	-0.0385	-0.4270	0.0806	1.0319
hibmi12	0.0056	0.7657	-0.0008	-0.0844	0.0219	1.6612	0.0076	0.7289	-0.0124	-0.8405	0.0388	2.4486
smok12	-0.0939	-0.9985	0.0453	0.4078	-0.4344	-2.2556	0.1114	1.1654	0.0440	0.3593	0.2593	1.5249
adl12	0.0457	2.2269	0.0672	2.3381	0.0114	0.3611	-0.0064	-0.2177	-0.0561	-1.3080	0.0477	1.1112
iadl12	0.0487	1.7960	0.0395	1.0532	0.0733	1.7415	0.0716	2.0020	0.0586	1.1191	0.0666	1.2612
dhlth12	0.1786	3.2999	0.1260	1.7753	0.2947	3.2186	0.2574	4.0280	0.2394	2.6934	0.3763	3.7139
jcanc23	0.1208	1.1699	0.0588	0.4420	0.2966	1.6810	-0.0984	-0.9790	-0.1331	-0.9654	-0.0290	-0.1834
jheart23												
jstrk23												
ilung23												
idiab23												
ihigh23												
iarth23												
jincon23												
jfall23												
jhip23												
proxy23												
icog23												
ipsych23												
idepr23												
bmibt23												
bmiws23												
smok23												
adl23												
iadl23												
Likelihood	-1907.10		-1189.20		-650.43		-1372.10		-800.33		-521.44	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	5290	88.61	3739	90.64	1551	84.07	3272	86.68	2021	87.87	1251	84.81
Positive	680	11.39	386	9.36	294	15.93	503	13.32	279	12.13	224	15.19

Table A3. Incidence of Health Conditions

Stroke

Variable	Females						Males					
	All		No Previous		Previous		All		No Previous		Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
one1	-7.1678	-3.6650	-9.8395	-4.6440	15.6537	2.2531	-0.9516	-0.4143	-1.8764	-0.7599	1.7594	0.2539
one2	-4.0187	-2.9848	-4.4067	-2.9741	-2.0062	-0.5044	-5.5175	-3.0667	-5.6622	-2.8300	-2.6106	-0.5224
logm1	1.6014	2.6196	2.4574	3.7113	-5.8978	-2.6825	-0.3546	-0.4924	-0.0316	-0.0407	-1.4605	-0.6818
logm2	0.6177	1.5485	0.7081	1.6123	0.2808	0.2381	1.0217	1.9176	1.0831	1.8350	0.2540	0.1672
as70m1	0.0020	1.5700	0.0022	1.6260	0.0070	1.0685	0.0026	1.7599	0.0024	1.5240	0.0102	1.5923
as80m1	-0.0024	-1.2196	-0.0021	-0.9698	-0.0083	-0.9240	-0.0026	-1.0027	-0.0023	-0.8128	-0.0090	-0.9675
as70m2	0.0021	1.3718	0.0032	1.8836	-0.0040	-0.8700	0.0034	1.8230	0.0027	1.2351	0.0055	1.1975
as80m2	-0.0018	-0.8456	-0.0031	-1.3109	0.0068	1.0492	-0.0032	-1.1209	-0.0017	-0.5284	-0.0064	-0.8933
q1wb12	0.1023	1.3824	0.1023	1.2433	0.0422	0.1928	0.1486	1.5834	0.1481	1.4139	0.0948	0.3707
q4wb12	0.0862	1.1687	0.0840	1.0692	0.3714	1.3833	0.0095	0.1014	0.0301	0.2977	0.0354	0.1277
q1ib12	-0.2316	-3.0204	-0.2267	-2.6788	-0.3835	-1.6755	0.0273	0.2915	0.0003	0.0027	0.0103	0.0404
q4ib12	-0.0871	-1.1314	-0.0797	-0.9785	-0.5574	-1.7795	-0.0773	-0.8200	-0.0278	-0.2733	-0.4499	-1.5232
hs12	0.0553	0.8309	0.0596	0.8215	-0.0372	-0.1723	-0.1414	-1.7327	-0.1552	-1.7285	-0.1893	-0.8370
coll12	-0.1380	-1.4418	-0.1442	-1.4124	0.1056	0.3033	0.1583	1.5613	0.0548	0.4851	0.6560	2.2323
hoodpf12	0.0211	0.2246	-0.0140	-0.1359	0.1341	0.4449	-0.1059	-0.8089	0.0220	0.1555	-0.8122	-1.7843
condpf12	0.0918	1.0201	0.1289	1.3355	-0.1540	-0.4896	-0.0623	-0.5115	-0.0461	-0.3401	-0.0549	-0.1671
nevmar12	0.0979	0.5964	0.2253	1.3352	-4.9243	-0.3198	0.0236	0.1020	-0.0045	-0.0180	-0.0743	-0.1073
widow12	0.0458	0.6935	0.0732	1.0219	-0.3136	-1.4211	0.0700	0.7520	0.0423	0.4044	0.0490	0.1960
divsep12	-0.1017	-0.6749	-0.0929	-0.5636	-0.0494	-0.0950	-0.0436	-0.2212	-0.1767	-0.7450	0.2835	0.6403
magedi12	-0.0014	-0.8594	-0.0016	-0.9124	-0.0052	-0.9913	0.0000	-0.0080	-0.0002	-0.1017	0.0013	0.2244
pagedi12	-0.0012	-0.6467	-0.0017	-0.8427	0.0039	0.6058	0.0002	0.0736	-0.0001	-0.0352	-0.0007	-0.1073
smokev12	0.0324	0.5012	0.0695	0.9949	-0.3990	-1.8338	-0.1737	-2.1425	-0.1696	-1.8981	-0.2345	-1.0203
canc12	0.0385	0.4934	0.0152	0.1799	-0.1725	-0.6384	0.0666	0.7625	0.0228	0.2268	0.1944	0.9134
heart12	0.0406	0.6532	0.0599	0.8850	-0.0676	-0.3485	0.0845	1.1733	0.0953	1.1926	0.1259	0.6303
strk12	0.2472	2.8772					0.3932	4.0928				
lung12	0.0649	0.7436	0.0624	0.6458	0.2439	0.8782	0.0269	0.2821	-0.0102	-0.0935	0.1747	0.7346
diab12	0.0150	0.1743	0.0800	0.8598	-0.5664	-2.0783	0.1651	1.7655	0.1104	1.0279	0.5805	2.4800
high12	0.1447	2.4764	0.1650	2.6334	-0.0084	-0.0396	0.2371	3.3050	0.2682	3.4023	0.1484	0.7215
arth12	-0.0153	-0.2387	-0.0740	-1.0426	0.3676	1.8496	-0.0403	-0.4523	-0.0371	-0.3735	-0.1735	-0.7383
incon12	0.0704	1.1463	0.0657	0.9816	0.0112	0.0550	0.1676	1.9014	0.1243	1.2070	0.2571	1.2481
fall12	0.1343	1.8506	0.1126	1.3764	0.2988	1.5049	0.0836	0.7024	0.1113	0.7887	-0.1095	-0.4014
hip12	0.0083	0.0812	0.0361	0.3197	-0.0975	-0.3253	-0.1136	-0.6253	-0.3247	-1.3241	0.2303	0.5919
proxy12	0.1576	1.5210	0.2858	2.4172	-0.4917	-1.7605	-0.0691	-0.6070	0.0055	0.0425	-0.3956	-1.3915
cog12	0.1593	2.3172	0.1823	2.4565	-0.0098	-0.0429	0.0682	0.7727	0.0478	0.4850	0.1393	0.5840

Table A3. Incidence of Health Conditions

Stroke

Variable	Females						Males					
	All		No Previous		Previous		All		No Previous		Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
psych12	-0.0964	-1.1282	-0.1429	-1.4775	0.1033	0.4286	0.2719	2.5659	0.3471	2.9031	0.0325	0.1236
depr12	-0.1043	-1.0605	-0.0631	-0.5830	-0.3582	-1.1858	-0.1740	-1.1743	-0.0971	-0.5566	-0.4587	-1.3798
bmi12												
lobmi12	-0.0639	-1.7786	-0.0731	-1.7831	-0.0203	-0.2047	0.0720	1.1044	0.0599	0.7622	0.1956	1.3146
hibmi12	-0.0056	-0.5724	-0.0033	-0.3147	-0.0166	-0.4482	-0.0004	-0.0299	0.0071	0.4602	-0.0250	-0.8064
smok12	0.2038	1.9082	0.2047	1.7882	0.5148	1.2654	0.1509	1.2695	0.1580	1.1576	0.3835	1.3190
adl12	0.0230	0.9127	0.0100	0.3348	0.0285	0.4332	0.0278	0.7965	0.0179	0.4103	0.0083	0.1143
iadl12	0.0240	0.7276	-0.0495	-1.2593	0.3547	3.9532	0.0390	0.9058	0.0480	0.9033	0.0774	0.8863
dhlth12	0.1230	1.8293	0.1052	1.4368	0.4869	2.0969	0.0406	0.4973	0.0243	0.2636	0.2084	0.9400
jcanc23	-0.0478	-0.3523	-0.0321	-0.2286	-0.3280	-0.4616	0.0221	0.1770	0.1221	0.8924	-0.7896	-2.0422
jheart23	0.4071	5.6097	0.3797	4.6391	0.7724	3.8359	0.3515	4.0391	0.2612	2.5709	0.5712	2.8059
jstrk23												
ilung23												
idiab23												
ihigh23												
iarth23												
jincon23												
jfall23												
jhip23												
proxy23												
icog23												
ipsych23												
idepr23												
bmibt23												
bmiws23												
smok23												
adl23												
iadl23												
Likelihood	-1177.10		-995.45		-134.30		-783.05		-625.87		-134.46	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	5636	94.41	5187	95.09	449	87.18	3545	93.91	3216	95.06	329	83.93
Positive	334	5.59	268	4.91	66	12.82	230	6.09	167	4.94	63	16.07

Table A3. Incidence of Health Conditions

Mortality

<u>Variable</u>	<u>Females</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-5.1827	-3.0697	-7.7930	-4.0315
one2	-3.0604	-2.3906	-9.6495	-6.1474
logm1	0.9218	1.7533	1.7535	2.9112
logm2	0.2774	0.7347	2.3030	4.9757
as70m1	0.0022	1.8320	0.0050	3.7004
as80m1	0.0007	0.3859	-0.0013	-0.5758
as70m2	0.0008	0.5195	0.0031	1.9124
as80m2	0.0036	1.8043	0.0019	0.7851
q1wb12	0.0357	0.5391	-0.0591	-0.6979
q4wb12	-0.0709	-1.0104	-0.0425	-0.5223
q1ib12	0.0072	0.1104	0.0559	0.6765
q4ib12	0.0083	0.1159	-0.0474	-0.5821
hs12	0.0846	1.4138	0.1600	2.2088
coll12	-0.0716	-0.8313	0.0872	0.9781
hoodpf12	-0.0453	-0.5279	0.0594	0.5559
condpf12	0.0591	0.7332	-0.1470	-1.3651
nevmar12	0.0383	0.2571	0.4004	2.2127
widow12	0.0738	1.2046	0.0999	1.2538
divsep12	-0.0794	-0.5953	0.3013	1.9669
magedi12	-0.0014	-0.9877	-0.0052	-2.8264
pagedi12	-0.0016	-0.9554	-0.0018	-0.8899
smokev12	0.0870	1.4677	0.1863	2.4078
canc12	0.2581	3.8503	0.3169	4.3142
heart12	0.0487	0.8728	0.0888	1.3906
strk12	-0.1019	-1.2056	0.0625	0.6759
lung12	0.1799	2.3432	0.2540	3.2516
diab12	0.0912	1.1683	0.2414	2.8683
high12	0.1493	2.8078	0.0409	0.6424
arth12	-0.1781	-2.9803	-0.0595	-0.7550
incon12	0.0209	0.3736	-0.2305	-2.7240
fall12	-0.0223	-0.3297	0.0205	0.1935
hip12	0.1569	1.8232	-0.0801	-0.5199
proxy12	0.2747	3.1346	0.3304	3.5537
cog12	0.2745	4.5073	0.1991	2.7021
psych12	0.0101	0.1332	-0.0440	-0.4371
depr12	0.0341	0.4116	0.2554	2.2396
bmi12				
lobmi12	0.1153	4.4727	0.2561	4.4042
hibmi12	-0.0187	-2.0329	-0.0456	-3.2181
smok12	0.0435	0.4352	0.0057	0.0541
adl12	0.0852	3.9306	0.0843	2.8096
iadl12	0.0256	0.9023	0.0662	1.7824
dhlth12	0.2429	4.0742	0.3252	4.6704
jcanc23	1.2975	14.5011	1.1600	13.1137
jheart23	0.7885	12.4835	0.7653	10.3466
jstrk23	0.6599	7.9555	0.6187	5.9906
ilung23				

Table A3. Incidence of Health Conditions

Mortality

<u>Variable</u>	<u>Females</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23				
ihigh23				
iarth23				
jincon23				
jfall23				
jhip23				
proxy23				
icog23				
ipsych23				
idepr23				
bmibt23				
bmiws23				
smok23				
adl23				
iadl23				
Likelihood	-1506.90		-1089.80	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	5295	88.69	3230	85.56
Positive	675	11.31	545	14.44

Table A3. Incidence of Health Conditions**Lung Disease**

<u>Variable</u>	<u>Females</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-5.0721	-1.6707	-1.3027	-0.3797
one2	-3.0800	-1.5671	-8.3362	-2.9206
logm1	0.8157	0.8567	-0.1923	-0.1778
logm2	0.3331	0.5673	1.8905	2.2431
as70m1	0.0015	0.8932	0.0031	1.5582
as80m1	-0.0028	-0.8997	-0.0066	-1.7172
as70m2	-0.0020	-0.9799	0.0029	0.9967
as80m2	0.0014	0.4235	-0.0012	-0.2552
q1wb12	0.0145	0.1333	0.1112	0.8299
q4wb12	-0.0138	-0.1297	-0.3949	-2.6490
q1ib12	0.0581	0.5606	0.0372	0.2793
q4ib12	-0.0791	-0.7195	-0.1494	-1.0356
hs12	-0.0200	-0.2085	0.1703	1.4179
coll12	-0.0737	-0.5552	-0.1296	-0.7875
hoodpf12	-0.0455	-0.3342	-0.2718	-1.2753
condpf12	0.2691	2.3204	0.0128	0.0741
nevmar12	-0.1907	-0.7061	0.1954	0.5508
widow12	0.0363	0.4029	0.2159	1.5168
divsep12	0.1653	0.9728	-0.0577	-0.1716
magedi12	0.0012	0.5318	-0.0024	-0.7955
pagedi12	-0.0019	-0.7552	-0.0038	-1.1211
smokev12	0.2040	2.2178	0.2116	1.6070
canc12	0.1647	1.5930	-0.1043	-0.7005
heart12	0.3236	3.7691	0.0389	0.3617
strk12	-0.1365	-0.8967	-0.0374	-0.2112
lung12				
diab12	0.1416	1.1935	-0.0699	-0.4466
high12	0.0222	0.2698	-0.0999	-0.9384
arth12	-0.0710	-0.7550	-0.0130	-0.0987
incon12	0.0485	0.5506	0.0093	0.0633
fall12	-0.1173	-0.9718	0.1549	0.8177
hip12	0.0771	0.4850	-0.6428	-1.4561
proxy12	-0.1740	-0.8690	0.0397	0.2389
cog12	-0.1522	-1.4314	0.0582	0.4527
psych12	-0.0460	-0.3859	0.2002	1.1878
depr12	-0.0896	-0.6664	-0.0121	-0.0534
bmi12				
lobmi12	0.0646	1.3522	0.0272	0.1518
hibmi12	-0.0053	-0.3938	-0.0005	-0.0225
smok12	0.5370	4.3036	0.2159	1.3356
adl12	0.0266	0.6655	0.0296	0.5308
iadl12	0.0035	0.0661	-0.0090	-0.1267
dhlth12	0.2739	2.8844	0.3751	3.2205
jcanc23	0.0705	0.3268	-0.0392	-0.1735
jheart23	0.1795	1.3679	0.2861	1.8807
jstrk23	0.2287	1.3538	-0.2382	-0.8939
ilung23				

Table A3. Incidence of Health Conditions

Lung Disease

<u>Variable</u>	<u>Females</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23				
ihigh23				
iarth23				
jincon23				
jfall23				
jhip23				
proxy23				
icog23				
ipsych23				
idepr23				
bmibt23				
bmiws23				
smok23				
adl23				
iadl23				
Likelihood	-563.78		-351.64	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	4643	97.11	2710	96.85
Positive	138	2.89	88	3.15

Table A3. Incidence of Health Conditions**Diabetes**

<u>Variable</u>	<u>Females</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-5.0080	-1.6539	-4.8740	-1.3093
one2	-3.7551	-1.6576	-7.2665	-2.4981
logm1	1.0664	1.1218	0.7589	0.6492
logm2	0.6062	0.8958	1.2956	1.5121
as70m1	-0.0027	-1.5708	-0.0019	-0.9409
as80m1	0.0012	0.3548	0.0023	0.5430
as70m2	0.0012	0.5193	0.0037	1.2471
as80m2	-0.0085	-1.8676	-0.0027	-0.5568
q1wb12	-0.0483	-0.3945	0.0584	0.3683
q4wb12	-0.2055	-1.7745	0.1273	0.9442
q1ib12	-0.2006	-1.6123	0.0917	0.6156
q4ib12	0.1131	1.0139	-0.0249	-0.1786
hs12	-0.1270	-1.2344	-0.0089	-0.0713
coll12	0.0443	0.3255	-0.4585	-2.5286
hoodpf12	0.1626	1.2043	-0.1514	-0.6361
condpf12	0.1050	0.7780	-0.6737	-2.1922
nevmar12	0.0066	0.0241	0.0583	0.1664
widow12	0.0881	0.8993	0.0443	0.2896
divsep12	0.3012	1.6798	-4.0392	-0.0138
magedi12	0.0008	0.2983	0.0010	0.3052
pagedi12	-0.0051	-1.8477	0.0052	1.3578
smokev12	-0.2649	-2.5419	0.0871	0.6664
canc12	0.1262	1.0876	-0.1101	-0.7168
heart12	0.1665	1.7326	-0.0510	-0.4427
strk12	0.1388	0.8703	0.2562	1.4467
lung12	0.1505	1.0941	-0.7591	-2.7515
diab12				
high12	0.1255	1.4163	0.1682	1.5437
arth12	0.0088	0.0894	-0.0631	-0.4497
incon12	-0.1169	-1.1755	0.1035	0.6809
fall12	-0.3633	-2.2326	-0.1859	-0.7054
hip12	-0.2035	-0.8446	-0.3509	-0.8418
proxy12	-0.5371	-1.7611	0.1751	0.9696
cog12	0.0901	0.7907	-0.1588	-1.0521
psych12	0.1801	1.5228	-0.0360	-0.1648
depr12	-0.2031	-1.2261	0.0637	0.2329
bmi12				
lobmi12	-0.5922	-2.1975	-32.0651	-0.1198
hibmi12	0.0512	5.0449	0.0700	4.1935
smok12	0.3582	2.1884	0.1093	0.5818
adl12	0.0043	0.0824	0.0311	0.4782
iadl12	0.0196	0.2726	-0.1299	-1.4083
dhlth12	0.0725	0.6654	0.2421	1.8409
jcanc23	0.4364	2.1078	-0.0634	-0.2484
jheart23	0.2650	1.8383	0.2128	1.2414
jstrk23	0.0299	0.1408	0.2715	1.2460
ilung23	0.1071	0.4271	0.3302	1.3321

Table A3. Incidence of Health Conditions

Diabetes

<u>Variable</u>	<u>Females</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23				
ihigh23				
iarth23				
jincon23				
jfall23				
jhip23				
proxy23				
icog23				
ipsych23				
idepr23				
bmibt23				
bmiws23				
smok23				
adl23				
iadl23				
Likelihood	-482.38		-318.86	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	4623	97.55	2753	97.21
Positive	116	2.45	79	2.79

Table A3. Incidence of Health Conditions**High Blood Pressure**

<u>Variable</u>	<u>Females</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-4.9599	-1.9861	-5.8543	-1.8427
one2	-0.7087	-0.3939	-6.8487	-2.6317
logm1	1.2475	1.5880	1.3405	1.3370
logm2	0.0072	0.0133	1.6364	2.1212
as70m1	0.0016	1.1997	0.0011	0.6499
as80m1	-0.0030	-1.2474	-0.0025	-0.7708
as70m2	-0.0020	-1.1546	-0.0017	-0.7131
as80m2	0.0023	0.8665	0.0029	0.7334
q1wb12	0.0009	0.0093	0.0665	0.4946
q4wb12	0.0855	1.0218	0.1566	1.4111
q1ib12	-0.0113	-0.1219	-0.0514	-0.4138
q4ib12	-0.0726	-0.8249	-0.2480	-2.1118
hs12	-0.1367	-1.6316	-0.0495	-0.4661
coll12	-0.0002	-0.0023	0.0260	0.2074
hoodpf12	0.0563	0.4733	-0.0419	-0.2332
condpf12	-0.0953	-0.7826	0.0264	0.1554
nevmar12	0.0861	0.4632	0.4788	1.5037
widow12	-0.0953	-1.2522	0.1057	0.8737
divsep12	-0.1730	-1.0691	-0.3875	-1.1579
magedi12	-0.0004	-0.1910	0.0021	0.7664
pagedi12	-0.0036	-1.6342	-0.0016	-0.5327
smokev12	-0.0858	-1.1006	-0.0754	-0.7239
canc12	0.0063	0.0655	-0.1976	-1.5091
heart12	0.1203	1.5244	0.2529	2.7085
strk12	0.1150	0.7922	-0.0737	-0.3639
lung12	0.0458	0.3839	0.1110	0.8718
diab12	-0.0513	-0.3814	0.1233	0.8700
high12				
arth12	0.1240	1.5844	0.2894	2.5916
incon12	0.0128	0.1650	-0.1616	-1.1454
fall12	-0.0240	-0.2426	0.0426	0.2450
hip12	-0.2166	-1.3041	0.0430	0.1816
proxy12	-0.2812	-1.7326	-0.3343	-1.8965
cog12	0.1056	1.2107	0.0036	0.0303
psych12	0.0716	0.7049	0.0291	0.1668
depr12	0.0122	0.0976	-0.1311	-0.5526
bmi12				
lobmi12	-0.1591	-2.6491	0.1552	1.1374
hibmi12	0.0079	0.7400	0.0375	2.0621
smok12	-0.0357	-0.2702	0.0448	0.2911
adl12	-0.0160	-0.4162	-0.0490	-0.7835
iadl12	0.0471	0.8948	0.0107	0.1345
dhlth12	0.0241	0.2702	0.0248	0.2227
jcanc23	0.0967	0.4979	0.0385	0.2013
jheart23	0.5215	4.5919	0.5479	4.2626
jstrk23	0.4094	2.5691	0.5823	3.0199
ilung23	0.2084	1.0220	-0.1733	-0.6182

Table A3. Incidence of Health Conditions

High Blood Pressure

<u>Variable</u>	<u>Females</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23	0.5540	2.7167	-0.0164	-0.0550
ihigh23				
iarth23				
jincon23				
jfall23				
jhip23				
proxy23				
icog23				
ipsych23				
idepr23				
bmibt23				
bmiws23				
smok23				
adl23				
iadl23				
Likelihood	-890.13		-511.70	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	2293	88.33	1652	90.97
Positive	303	11.67	164	9.03

Table A3. Incidence of Health Conditions

Arthritis

<u>Variable</u>	<u>Females</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-2.2195	-1.2375	-5.2986	-2.2565
one2	-4.0661	-2.9538	-2.9981	-1.6478
logm1	0.2793	0.4961	1.0285	1.3915
logm2	0.8760	2.1349	0.3829	0.7067
as70m1	-0.0001	-0.0821	0.0018	1.3457
as80m1	-0.0002	-0.1161	-0.0040	-1.4701
as70m2	-0.0019	-1.3602	-0.0017	-0.9942
as80m2	0.0020	0.9185	0.0033	1.1806
q1wb12	0.0000	0.0001	0.0941	0.9948
q4wb12	-0.0746	-1.1595	0.0885	1.0971
q1ib12	0.0248	0.3633	0.1327	1.4932
q4ib12	0.1355	2.0511	-0.0908	-1.0673
hs12	-0.2077	-3.4012	0.0449	0.5698
coll12	0.0207	0.2625	-0.0425	-0.4733
hoodpf12	0.0039	0.0439	0.1217	1.0072
condpf12	-0.0305	-0.3448	0.1843	1.5777
nevmar12	0.0074	0.0482	-0.1670	-0.7273
widow12	0.0325	0.5768	-0.0641	-0.6769
divsep12	-0.1865	-1.4072	-0.2308	-1.0746
magedi12	0.0040	2.6484	0.0010	0.5116
pagedi12	-0.0005	-0.3172	0.0041	1.8397
smokev12	-0.0970	-1.6944	0.0757	0.9621
canc12	0.0358	0.5064	0.1644	1.9447
heart12	0.0817	1.4023	0.0865	1.2661
strk12	0.0013	0.0133	-0.1086	-0.8892
lung12	0.2579	3.0646	0.0691	0.7034
diab12	0.0612	0.7489	-0.0599	-0.6015
high12	0.0863	1.6320	0.1741	2.5719
arth12				
incon12	0.1053	1.8673	-0.0157	-0.1661
fall12	0.1468	1.9905	0.1706	1.4160
hip12	-0.0973	-0.8538	0.1385	0.7931
proxy12	-0.1293	-1.0689	-0.0450	-0.3791
cog12	0.0014	0.0212	0.1238	1.4542
psych12	-0.0201	-0.2574	0.0475	0.3837
depr12	0.2575	2.9000	-0.0876	-0.5147
bmi12				
lobmi12	-0.1239	-2.9988	0.0589	0.5399
hibmi12	0.0319	3.8102	0.0411	3.4438
smok12	0.0191	0.1862	-0.1421	-1.1962
adl12	0.0848	2.8492	0.0685	1.6386
iadl12	-0.0784	-2.0501	-0.0801	-1.4948
dhlth12	0.1698	2.6659	0.0678	0.8412
jcanc23	-0.2469	-1.4880	0.0173	0.1132
jheart23	-0.0466	-0.4874	0.0080	0.0735
jstrk23	-0.0014	-0.0115	0.1476	0.9930
ilung23	-0.0093	-0.0590	0.1798	0.9656

Table A3. Incidence of Health Conditions

Arthritis

<u>Variable</u>	<u>Females</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23	0.0198	0.1150	-0.1087	-0.5131
ihigh23	0.0670	0.6041	-0.0160	-0.1022
iarth23				
jincon23				
jfall23				
jhip23				
proxy23				
icog23				
ipsych23				
idepr23				
bmibt23				
bmiws23				
smok23				
adl23				
iadl23				
Likelihood	-1636.70		-976.48	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	3234	83.74	2302	87.10
Positive	628	16.26	341	12.90

Table A3. Incidence of Health Conditions

Incontinence

Variable	Females						Males					
	All		No Previous		Previous		All		No Previous		Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
one1	-3.5088	-2.3188	-7.2934	-3.9591	6.6071	2.3318	-4.7184	-2.2127	-6.3288	-2.5483	3.6815	0.7617
one2	-1.0154	-0.9058	-0.8201	-0.5532	-0.2500	-0.1430	-2.6132	-1.5390	-5.7532	-2.8834	4.9819	1.4967
logm1	0.5903	1.2415	1.7770	3.0690	-2.1283	-2.3926	0.7892	1.1755	1.2155	1.5505	-1.2820	-0.8529
logm2	-0.2559	-0.7622	-0.3663	-0.8264	-0.0058	-0.0111	0.1188	0.2353	1.0214	1.7228	-1.7373	-1.7541
as70m1	0.0013	1.5183	0.0010	0.9971	0.0018	1.1762	0.0015	1.2248	0.0020	1.4312	-0.0005	-0.1879
as80m1	-0.0003	-0.1779	-0.0007	-0.3751	-0.0006	-0.2510	-0.0006	-0.2758	0.0002	0.0742	-0.0046	-0.8556
as70m2	0.0026	2.2701	0.0041	2.5832	0.0017	0.9669	0.0006	0.3587	0.0007	0.3635	-0.0001	-0.0330
as80m2	-0.0028	-1.6335	-0.0048	-2.0512	-0.0012	-0.4726	0.0019	0.7286	0.0022	0.7023	0.0018	0.3677
q1wb12	-0.0784	-1.3318	-0.0882	-1.1626	-0.0465	-0.4825	0.0298	0.3427	0.0328	0.3248	-0.0121	-0.0645
q4wb12	-0.0284	-0.5321	-0.0822	-1.1808	0.0656	0.7472	-0.0604	-0.7844	-0.0930	-1.0266	-0.0190	-0.1170
q1ib12	-0.0369	-0.6552	-0.1065	-1.4722	0.0602	0.6476	-0.0879	-1.0254	-0.1404	-1.3824	0.0398	0.2215
q4ib12	0.0857	1.5526	0.0339	0.4816	0.1324	1.4181	0.0149	0.1903	0.0297	0.3221	0.0556	0.3397
hs12	0.0582	1.1361	0.0173	0.2642	0.0941	1.1145	-0.0125	-0.1704	-0.0047	-0.0552	0.0221	0.1399
coll12	-0.0499	-0.7745	-0.0894	-1.0589	0.0259	0.2430	0.1514	1.8256	0.1482	1.4939	0.1542	0.9339
hoodpf12	0.1288	1.8317	0.1884	2.0382	0.0753	0.6895	0.2445	2.2735	0.1895	1.5096	0.4656	1.9426
condpf12	0.1067	1.5366	0.0332	0.3644	0.1905	1.7075	-0.0678	-0.6336	0.0214	0.1686	-0.3109	-1.5127
nevmar12	-0.1070	-0.8535	-0.1418	-0.8908	-0.0362	-0.1646	-0.2113	-1.0319	-0.0614	-0.2333	-0.4062	-1.1811
widow12	-0.0577	-1.2272	-0.0082	-0.1363	-0.1372	-1.7567	0.0494	0.5950	0.1202	1.2417	-0.0809	-0.4749
divsep12	0.0136	0.1321	-0.0511	-0.3807	0.1862	1.0741	0.0760	0.4605	0.0875	0.4438	0.1704	0.5079
magedi12	0.0006	0.5011	0.0012	0.7575	-0.0002	-0.0795	0.0029	1.5582	0.0023	1.0850	0.0051	1.2022
pagedi12	0.0022	1.5793	0.0018	1.0104	0.0021	0.9051	0.0026	1.2277	0.0055	2.2131	-0.0029	-0.6612
smokev12	-0.0013	-0.0268	0.0501	0.8214	-0.0626	-0.8095	0.0419	0.5773	-0.0429	-0.5065	0.2038	1.3654
canc12	-0.0119	-0.1992	-0.0269	-0.3300	0.0133	0.1455	0.1849	2.4385	0.1255	1.3308	0.2774	1.9236
heart12	-0.0159	-0.3341	0.0198	0.3223	-0.0464	-0.5996	0.0154	0.2452	-0.0151	-0.2014	0.0722	0.5706
strk12	0.1455	1.9113	0.2735	2.7201	0.0356	0.3103	0.2354	2.3970	0.2744	2.3399	0.2103	1.1060
lung12	-0.1059	-1.4785	-0.0886	-0.9197	-0.1047	-0.9543	0.2127	2.5226	0.2405	2.4214	0.1000	0.5722
diab12	-0.0263	-0.3819	-0.1259	-1.3498	0.0386	0.3545	0.1362	1.5642	0.2014	2.0298	0.0073	0.0382
high12	0.0485	1.1007	0.0784	1.3982	0.0049	0.0662	-0.0194	-0.3049	-0.0348	-0.4649	-0.0147	-0.1128
arth12	0.1202	2.4540	0.1569	2.4869	0.0456	0.5764	0.0037	0.0470	0.0245	0.2617	-0.0232	-0.1484
incon12	1.3957	32.1165					1.3034	18.3396				
fall12	0.1561	2.6658	0.2013	2.5981	0.0991	1.0896	0.0988	0.9011	0.1340	1.0069	0.0725	0.3589
hip12	-0.0163	-0.1908	0.0753	0.6999	-0.1516	-1.0894	-0.1883	-1.0421	-0.2088	-0.9704	-0.2425	-0.6513
proxy12	-0.1002	-1.0334	-0.1044	-0.8166	-0.0418	-0.2763	-0.0138	-0.1279	0.0068	0.0537	0.0404	0.1782
cog12	0.0394	0.7231	0.1256	1.8338	-0.1315	-1.4381	0.0368	0.4668	0.0011	0.0123	0.0847	0.5232

Table A3. Incidence of Health Conditions

Incontinence

Variable	Females						Males					
	All		No Previous		Previous		All		No Previous		Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
psych12	0.1356	2.2368	0.1613	1.9852	0.1152	1.2373	0.2416	2.3453	0.2329	1.9444	0.2981	1.3544
depr12	0.0103	0.1426	0.0517	0.5324	-0.0404	-0.3710	-0.0352	-0.2590	-0.0671	-0.3903	0.1840	0.7615
bmi12												
lobmi12	-0.0118	-0.3785	-0.0123	-0.3273	-0.0239	-0.4175	-0.1500	-1.3669	-0.1744	-1.3940	0.0151	0.0557
hibmi12	0.0203	2.9699	0.0172	1.7886	0.0236	2.2558	0.0214	1.9313	0.0377	2.8528	-0.0042	-0.2102
smok12	0.0150	0.1782	-0.0517	-0.4807	0.1044	0.7358	0.0542	0.5099	0.0474	0.3783	0.1769	0.7253
adl12	0.0790	3.6253	0.1188	3.9191	0.0487	1.5168	0.0368	1.1105	0.0789	1.8538	-0.0066	-0.1161
iadl12	0.1019	3.4230	0.0732	1.8762	0.1567	3.3059	0.1299	3.1150	0.1182	2.4360	0.1960	2.2385
dhlth12	0.0121	0.2343	-0.0153	-0.2239	0.0053	0.0642	0.1678	2.3616	0.2134	2.5344	0.0259	0.1824
jcanc23	0.2420	2.0635	0.5345	3.5803	-0.1258	-0.7060	0.2866	2.3027	0.2729	1.8075	0.3835	1.5860
jheart23	0.2401	3.3169	0.3203	3.5435	0.1100	0.9132	0.1763	1.8724	0.2227	2.0837	0.0130	0.0620
jstrk23	0.3814	3.8354	0.3605	2.8685	0.4245	2.5672	0.4594	3.6725	0.5247	3.6079	0.2008	0.8112
ilung23	0.2512	2.0128	0.2264	1.4072	0.2746	1.3458	0.1679	0.9994	0.2985	1.5846	-0.1210	-0.3367
idiab23	0.1969	1.4302	0.1511	0.8894	0.3005	1.1918	-0.0443	-0.2288	0.0490	0.2172	-0.3459	-0.9388
ihigh23	-0.0025	-0.0268	-0.0652	-0.5362	0.2011	1.2661	0.0789	0.5811	-0.0293	-0.1897	0.4754	1.3676
iarth23	0.1700	2.6130	0.0426	0.4953	0.3355	3.0725	0.1501	1.6177	0.1739	1.6234	0.1398	0.6970
jincon23												
jfall23												
jhip23												
proxy23												
icog23												
ipsych23												
idepr23												
bmibt23												
bmiws23												
smok23												
adl23												
iadl23												
Likelihood	-2429.40		-1427.30		-962.77		-1141.90		-811.74		-303.10	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	3707	70.01	3172	85.45	535	33.80	2682	83.03	2468	89.94	214	44.03
Positive	1588	29.99	540	14.55	1048	66.20	548	16.97	276	10.06	272	55.97

**Table A3. Incidence of Health Conditions
Fall Requiring Treatment**

Variable	Females						Males					
	All		No Previous		Previous		All		No Previous		Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
one1	-5.7551	-3.6453	-6.1577	-3.5572	-6.1577	-3.5572	-2.1364	-0.8881	-2.3398	-0.8972	1.0885	0.1229
one2	-3.8702	-3.4373	-2.8510	-2.1446	-2.8510	-2.1446	-4.6394	-2.5038	-5.0724	-2.5534	0.7123	0.1042
logm1	1.3171	2.6572	1.4535	2.6797	1.4535	2.6797	0.0876	0.1156	0.1090	0.1327	-0.2447	-0.0877
logm2	0.7055	2.0993	0.3998	1.0058	0.3998	1.0058	0.8491	1.5454	0.9465	1.6097	-0.1000	-0.0495
as70m1	0.0014	1.5952	0.0016	1.6797	0.0016	1.6797	0.0038	2.7318	0.0033	2.2498	0.0120	1.8775
as80m1	-0.0003	-0.2355	-0.0003	-0.1769	-0.0003	-0.1769	-0.0024	-0.9486	-0.0024	-0.8868	-0.0129	-1.0943
as70m2	0.0001	0.0523	0.0007	0.5164	0.0007	0.5164	0.0033	1.8434	0.0028	1.4171	0.0082	1.4648
as80m2	0.0029	1.6506	0.0028	1.3542	0.0028	1.3542	-0.0025	-0.8612	-0.0015	-0.4605	-0.0143	-1.6107
q1wb12	0.0360	0.6068	0.0408	0.6099	0.0408	0.6099	0.1140	1.1969	0.1091	1.0676	-0.3110	-0.8168
q4wb12	-0.0507	-0.8976	-0.1009	-1.5611	-0.1009	-1.5611	0.0291	0.3354	0.0423	0.4519	-0.4951	-1.4502
q1ib12	0.0623	1.0968	0.1045	1.6264	0.1045	1.6264	-0.0945	-0.9856	-0.0686	-0.6735	-0.5241	-1.2808
q4ib12	-0.0130	-0.2225	0.0147	0.2212	0.0147	0.2212	-0.0046	-0.0525	-0.0227	-0.2379	0.5444	1.7158
hs12	0.0687	1.2993	0.0882	1.4761	0.0882	1.4761	-0.0161	-0.1960	-0.0195	-0.2210	-0.0235	-0.0702
coll12	0.0771	1.1646	0.0669	0.8748	0.0669	0.8748	0.1197	1.2848	0.1157	1.1473	0.3913	1.2842
hoodpf12	-0.0131	-0.1763	-0.1040	-1.1733	-0.1040	-1.1733	0.2087	1.7836	0.2435	1.9496	-0.4716	-0.9122
condpf12	-0.0816	-1.1053	-0.0770	-0.9320	-0.0770	-0.9320	-0.0523	-0.4299	-0.1190	-0.8721	0.2720	0.6585
nevmar12	-0.1105	-0.8406	-0.0310	-0.2114	-0.0310	-0.2114	-0.1381	-0.5597	-0.3619	-1.1851	1.7569	2.1517
widow12	0.0591	1.1962	0.0668	1.1977	0.0668	1.1977	-0.0752	-0.7771	-0.1089	-1.0342	0.5785	1.6292
divsep12	0.0179	0.1683	-0.0024	-0.0202	-0.0024	-0.0202	0.1706	0.9727	0.0867	0.4319	1.6474	2.7229
magedi12	0.0005	0.4070	0.0000	-0.0249	0.0000	-0.0249	-0.0010	-0.4900	-0.0007	-0.3078	-0.0106	-1.2513
pagedi12	0.0001	0.0509	-0.0007	-0.4500	-0.0007	-0.4500	-0.0002	-0.0941	0.0021	0.8331	-0.0213	-2.7470
smokev12	-0.0476	-0.9560	-0.0723	-1.2748	-0.0723	-1.2748	-0.1304	-1.6885	-0.1811	-2.1685	0.4041	1.4521
canc12	-0.0540	-0.8492	-0.0709	-0.9859	-0.0709	-0.9859	0.0400	0.4555	-0.0074	-0.0765	0.5382	1.8269
heart12	-0.1044	-2.0928	-0.0939	-1.6571	-0.0939	-1.6571	-0.0257	-0.3598	-0.0237	-0.3061	0.1976	0.7585
strk12	-0.0483	-0.6015	-0.1013	-1.0585	-0.1013	-1.0585	0.1173	1.0526	0.1509	1.2393	-0.3622	-0.9878
lung12	0.0980	1.3606	0.1720	2.1527	0.1720	2.1527	-0.0207	-0.2042	-0.0174	-0.1561	0.0374	0.1137
diab12	-0.0517	-0.7137	0.0082	0.0997	0.0082	0.0997	0.1085	1.0949	0.0970	0.9097	0.4684	1.1901
high12	0.0328	0.7161	0.0026	0.0499	0.0026	0.0499	-0.0170	-0.2381	-0.0083	-0.1076	-0.4096	-1.5704
arth12	0.0897	1.7570	0.0834	1.4331	0.0834	1.4331	0.0430	0.4851	0.0512	0.5359	-0.4877	-1.3616
incon12	0.0182	0.3375	0.0641	1.0388	0.0641	1.0388	-0.0123	-0.1247	0.0025	0.0237	0.2510	0.7780
fall12	0.6091	11.0135					0.7078	6.9146				
hip12	0.2418	2.9718	0.2958	2.8965	0.2958	2.8965	0.1532	0.9140	0.1066	0.4949	0.7836	2.0693
proxy12	-0.0779	-0.8166	-0.0880	-0.7627	-0.0880	-0.7627	0.1315	1.1124	0.1029	0.8056	0.6579	1.5589
cog12	0.1374	2.5188	0.1375	2.2069	0.1375	2.2069	-0.0751	-0.8402	-0.0043	-0.0447	-0.7371	-2.2832

**Table A3. Incidence of Health Conditions
Fall Requiring Treatment**

Variable	Females						Males					
	All		No Previous		Previous		All		No Previous		Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
psych12	0.2201	3.5544	0.1725	2.4436	0.1725	2.4436	0.1204	1.0304	0.0812	0.6280	0.6587	1.6384
depr12	0.1021	1.3929	0.1232	1.4548	0.1232	1.4548	0.2818	1.9656	0.2440	1.5299	1.0504	2.0191
bmi12												
lobmi12	0.0201	0.6717	0.0160	0.4491	0.0160	0.4491	0.0151	0.1399	-0.0036	-0.0291	0.0698	0.2050
hibmi12	-0.0055	-0.7363	-0.0076	-0.9194	-0.0076	-0.9194	0.0114	0.9233	0.0079	0.6048	-0.0323	-0.5937
smok12	0.0381	0.4381	0.0645	0.6587	0.0645	0.6587	0.0372	0.3048	0.1176	0.9243	-1.7540	-2.4789
adl12	0.0170	0.7683	0.0239	0.9070	0.0239	0.9070	0.0121	0.3241	0.0240	0.5802	-0.0555	-0.4461
iadl12	0.0187	0.6396	0.0391	1.1405	0.0391	1.1405	0.0264	0.5578	0.0567	1.1247	-0.1882	-1.1602
dhlth12	0.1063	1.9868	0.1078	1.7674	0.1078	1.7674	0.0331	0.4062	0.0079	0.0890	0.3391	1.2359
jcanc23	0.2966	2.4558	0.3288	2.4130	0.3288	2.4130	0.1379	0.9578	0.0478	0.3044	1.1569	1.9151
jheart23	0.1582	2.1633	0.1363	1.5796	0.1363	1.5796	0.2260	2.2298	0.2102	1.8993	0.3886	1.1661
jstrk23	0.2388	2.4388	0.2756	2.4001	0.2756	2.4001	0.3480	2.6157	0.4546	3.1997	-0.4446	-0.9520
ilung23	0.1616	1.2551	0.1759	1.2381	0.1759	1.2381	0.3914	2.3163	0.4935	2.7779	-1.9369	-1.8735
idiab23	0.0442	0.2975	0.0985	0.6319	0.0985	0.6319	0.0619	0.2913	0.0461	0.2076	0.6254	0.4847
ihigh23	-0.0081	-0.0848	0.0223	0.2088	0.0223	0.2088	-0.0463	-0.2963	-0.0878	-0.5116	-0.0484	-0.0930
iarth23	0.0917	1.3605	0.1153	1.5261	0.1153	1.5261	0.2196	2.1775	0.1973	1.7854	0.1607	0.4800
jincon23	0.1399	2.6200	0.1374	2.2444	0.1374	2.2444	0.3128	3.5455	0.3373	3.5399	-0.0422	-0.1403
jfall23												
jhip23												
proxy23												
icog23												
ipsych23												
idepr23												
bmibt23												
bmiws23												
smok23												
adl23												
iadl23												
Likelihood	-2206.90		-1704.90		-473.42		-872.73		-738.47		-97.23	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	4405	83.19	3908	86.38	497	64.46	2945	91.18	2776	92.53	169	73.48
Positive	890	16.81	616	13.62	274	35.54	285	8.82	224	7.47	61	26.52

Table A3. Incidence of Health Conditions
Hip Fracture

Variable	Females						Males			
	All		No Previous		Previous		All		No Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
one1	-6.0404	-1.6950	-5.7543	-1.4460	-15.9105	-1.2661	-6.4431	-1.0568	-4.6328	-0.6851
one2	-6.0160	-2.9443	-6.8701	-3.0499	-0.1203	-0.0162	-11.3365	-2.4487	-12.2866	-2.6044
logm1	0.7932	0.7106	0.6786	0.5440	3.6103	0.9237	0.8872	0.4648	0.1047	0.0493
logm2	0.8425	1.3929	1.1070	1.6629	-1.1983	-0.5513	2.4537	1.8312	2.6479	1.9449
as70m1	0.0042	1.9320	0.0031	1.3372	0.0149	1.6573	0.0034	0.9325	0.0073	1.5752
as80m1	-0.0045	-1.3843	-0.0018	-0.4882	-0.0237	-1.9019	-0.0024	-0.4136	-0.0061	-0.8982
as70m2	0.0037	1.4886	0.0017	0.6378	0.0142	1.3440	-0.0049	-0.9520	-0.0038	-0.7296
as80m2	-0.0035	-1.0375	-0.0008	-0.2231	-0.0157	-1.2673	0.0138	1.7998	0.0127	1.6402
q1wb12	0.2734	2.3996	0.3238	2.5438	0.0088	0.0216	0.1989	0.8985	0.2366	0.9936
q4wb12	0.0231	0.1901	0.0895	0.6688	-0.6714	-1.3756	0.0470	0.1924	0.1339	0.5187
q1ib12	0.0164	0.1439	0.0327	0.2604	-0.3303	-0.7753	0.4227	1.8754	0.4787	2.0112
q4ib12	-0.0525	-0.4180	-0.0654	-0.4668	0.1799	0.3893	0.3871	1.6026	0.3574	1.3943
hs12	0.1269	1.1643	0.1407	1.1520	0.4221	1.0574	-0.2025	-0.9356	-0.2469	-1.0911
coll12	0.0076	0.0552	0.0152	0.1000	0.1350	0.2974	-0.2890	-1.0473	-0.3416	-1.1027
hoodpf12	0.1679	1.1645	0.2015	1.2428	0.0558	0.1131	0.1100	0.3984	0.2028	0.7180
condpf12	-0.1586	-0.9873	-0.1115	-0.6187	-0.2881	-0.5648	-0.0149	-0.0517	-0.0209	-0.0666
nevmar12	0.3164	1.2923	0.2271	0.7950	1.0498	1.4200	0.3492	0.7868	0.4980	1.1060
widow12	0.2381	2.1842	0.2548	2.1279	0.4492	1.0454	0.0248	0.1025	0.1167	0.4642
divsep12	-0.1531	-0.5799	-0.1051	-0.3564	-0.1306	-0.1298	0.0821	0.2014	0.3548	0.8640
magedi12	0.0005	0.2012	0.0006	0.2029	0.0007	0.0579	-0.0017	-0.3255	-0.0017	-0.3119
pagedi12	0.0002	0.0655	0.0011	0.3180	-0.0042	-0.3866	0.0016	0.2605	0.0038	0.5719
smokev12	0.0096	0.0921	0.0435	0.3808	-0.4426	-1.1092	0.2894	1.3008	0.3807	1.5516
canc12	0.1046	0.8355	0.0130	0.0899	0.3261	0.8010	-0.0524	-0.2272	-0.0042	-0.0167
heart12	-0.1529	-1.4567	-0.0911	-0.7717	-0.5956	-1.7050	0.0004	0.0022	0.0488	0.2410
strk12	-0.2951	-1.6241	-0.2413	-1.2025	-0.4151	-0.7314	0.1599	0.6285	0.2308	0.8555
lung12	-0.0007	-0.0046	0.0672	0.4127	-3.0644	-0.2538	-0.1902	-0.6591	-0.2380	-0.7686
diab12	0.2228	1.5850	0.1666	1.0197	0.3694	0.8686	-0.0167	-0.0643	0.0684	0.2614
high12	-0.0449	-0.4748	-0.0383	-0.3637	0.2895	0.8873	0.2637	1.3873	0.2800	1.3741
arth12	0.1180	1.1398	0.0866	0.7468	0.5261	1.4119	0.0501	0.2290	0.0546	0.2368
incon12	-0.1503	-1.3766	-0.2699	-2.1683	0.5353	1.4497	-0.3238	-1.2496	-0.2700	-1.0086
fall12	-0.2907	-2.5522	-0.3120	-2.3633	-0.1563	-0.4677	-0.1570	-0.5715	-0.5384	-1.4360
hip12	0.6594	5.2194					0.7906	2.6309		
proxy12	-0.1930	-1.0692	-0.2280	-1.0779	-0.0248	-0.0514	-0.2679	-0.7985	-0.3731	-0.9980
cog12	0.2539	2.4471	0.2885	2.4918	0.0527	0.1567	-0.2251	-0.9492	-0.2060	-0.8328

Table A3. Incidence of Health Conditions
Hip Fracture

Variable	Females						Males			
	All		No Previous		Previous		All		No Previous	
	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.	Coef.	T-Stat.
psych12	-0.0136	-0.1063	0.0299	0.2129	-0.2604	-0.5472	0.0033	0.0112	-0.0315	-0.0962
depr12	0.0845	0.5925	0.0099	0.0591	0.5320	1.2087	0.1474	0.4726	0.1033	0.3111
bmi12										
lobmi12	0.0983	1.9640	0.1295	2.2744	0.0301	0.2028	-0.1393	-0.4176	-0.0412	-0.1233
hibmi12	-0.0094	-0.5611	-0.0234	-1.1945	0.1293	2.2820	0.0015	0.0497	0.0038	0.1212
smok12	-0.1572	-0.8044	-0.3413	-1.5021	1.4584	2.1148	-0.0779	-0.2383	-0.2892	-0.7376
adl12	0.0121	0.2917	0.0352	0.7423	-0.1430	-1.1184	0.1074	1.4003	0.1132	1.3516
iadl12	0.0248	0.4636	0.0092	0.1520	0.2183	1.1516	0.0307	0.3010	0.0196	0.1770
dhlth12	-0.1795	-1.6191	-0.2230	-1.7571	-0.3712	-1.0031	-0.1136	-0.5366	-0.1956	-0.8418
jcanc23	0.0410	0.1777	0.1147	0.4674	-0.7344	-0.8492	-0.1904	-0.4382	-0.0921	-0.2151
jheart23	-0.1341	-0.8973	-0.4593	-2.3363	0.5579	1.3732	-0.3077	-0.9854	-0.2998	-0.8752
jstrk23	-0.3332	-1.5376	-0.1867	-0.7968	-1.3999	-1.6104	-0.0601	-0.1738	-0.0455	-0.1290
ilung23	0.1490	0.6095	0.0580	0.1979	0.7574	0.9313	0.0465	0.1054	-0.0394	-0.0844
idiab23	0.1935	0.6714	0.2130	0.7048	-2.4527	-0.0663	-0.2702	-0.4120	-0.2164	-0.3284
ihigh23	0.2199	1.1919	0.2384	1.2059	0.9063	1.0880	0.0430	0.1089	-0.0677	-0.1470
iarth23	-0.0324	-0.2257	-0.0660	-0.4103	0.0620	0.1210	-0.5928	-1.7079	-0.4214	-1.1952
jincon23	0.1631	1.5608	0.1911	1.6229	-0.0512	-0.1541	0.5335	2.6218	0.5505	2.5974
jfall23	1.6298	16.4241	1.7203	15.0705	1.8797	4.9398	1.6802	8.9453	1.5883	7.8908
jhip23										
proxy23										
icog23										
ipsych23										
idepr23										
bmibt23										
bmiws23										
smok23										
adl23										
iadl23										
Likelihood	-492.39		-396.05		-66.61		-131.51		-114.04	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	5123	96.75	4838	97.30	285	88.24	3187	98.67	3093	98.88
Positive	172	3.25	134	2.70	38	11.76	43	1.33	35	1.12

Table A3. Incidence of Health Conditions**Proxy Interview**

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-18.3497	-8.1981	-14.2725	-5.6129
one2	-13.1505	-8.9328	-10.3272	-5.1329
logm1	5.0052	7.1783	3.8103	4.7996
logm2	3.2757	7.5937	2.4620	4.1776
as70m1	0.0038	2.8311	-0.0004	-0.2476
as80m1	-0.0011	-0.5142	0.0026	0.8989
as70m2	0.0018	0.9705	0.0009	0.4448
as80m2	0.0044	1.7331	0.0004	0.1242
q1wb12	0.0252	0.3153	0.0407	0.3901
q4wb12	-0.0849	-1.0057	-0.1373	-1.3033
q1ib12	0.0115	0.1478	0.1230	1.2355
q4ib12	-0.0325	-0.3767	0.1487	1.4257
hs12	0.0006	0.0089	-0.1899	-2.1408
coll12	-0.2164	-2.0459	-0.1639	-1.3361
hoodpf12	-0.0298	-0.2903	-0.0193	-0.1438
condpf12	0.0910	0.9438	0.1614	1.2680
nevmar12	-0.0808	-0.4257	-0.1589	-0.5954
widow12	-0.0552	-0.7779	-0.0896	-0.7985
divsep12	-0.1273	-0.8032	-0.1911	-0.8014
magedi12	0.0001	0.0638	0.0006	0.2348
pagedi12	0.0010	0.4591	0.0041	1.5269
smokev12	0.0139	0.1938	-0.0365	-0.3946
canc12	-0.0342	-0.3768	-0.3186	-2.7261
heart12	-0.0474	-0.6759	-0.0611	-0.7359
strk12	0.1112	1.0785	0.0419	0.3229
lung12	-0.1371	-1.2506	0.0849	0.7599
diab12	0.1152	1.1599	-0.0802	-0.6732
high12	-0.0125	-0.1915	0.1375	1.6672
arth12	-0.1439	-1.9410	-0.2151	-2.0427
incon12	-0.1886	-2.4505	-0.2026	-1.7548
fall12	-0.1120	-1.3004	-0.1253	-0.8178
hip12	0.0942	0.8274	0.1380	0.6719
proxy12	2.1167	19.8204	2.3800	22.6543
cog12	0.5548	8.2437	0.6063	7.0147
psych12	0.1670	1.8902	-0.1489	-1.0747
depr12	0.0189	0.1866	0.0326	0.1948
bmi12				
lobmi12	0.1141	3.1269	-0.1487	-1.2786
hibmi12	-0.0158	-1.4080	-0.0327	-2.1648
smok12	-0.0982	-0.7573	-0.0638	-0.4736
adl12	0.0461	1.5977	0.0096	0.2235
iadl12	0.1490	4.0114	0.0948	1.8661
dhlth12	-0.0706	-0.9481	0.1320	1.4654
jcanc23	0.3404	2.2005	0.0648	0.3906
jheart23	0.2837	3.0497	0.2380	2.0491
jstrk23	0.7316	6.3469	0.5069	3.3235
ilung23	0.0604	0.3373	0.3484	1.8226

Table A3. Incidence of Health Conditions

Proxy Interview

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23	0.0977	0.4742	0.1696	0.7509
ihigh23	-0.2195	-1.5672	0.1086	0.6361
iarth23	-0.0491	-0.5106	-0.1485	-1.1703
jincon23	0.2998	4.0609	0.5946	5.8757
jfall23	0.4299	5.6543	0.1423	1.0806
jhip23	0.1921	1.3874	0.5230	2.0033
proxy23				
icog23				
ipsych23				
idepr23				
bmibt23				
bmiws23				
smok23				
adl23				
iadl23				
Likelihood	-1037.20		-661.95	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	4661	88.03	2795	86.53
Positive	634	11.97	435	13.47

Table A3. Incidence of Health Conditions**Cognitive Impairment**

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-4.4520	-2.3515	0.7255	0.3217
one2	-4.2488	-2.9054	-3.1927	-1.5730
logm1	0.7202	1.2120	-0.5833	-0.8187
logm2	0.6085	1.3915	0.6061	1.0035
as70m1	0.0057	5.2013	0.0059	4.4419
as80m1	-0.0028	-1.4916	-0.0041	-1.6357
as70m2	0.0044	2.7713	0.0057	2.9567
as80m2	0.0003	0.1097	-0.0005	-0.1658
q1wb12	-0.1272	-1.5739	-0.0337	-0.3357
q4wb12	0.0585	0.8688	-0.1765	-2.0744
q1ib12	0.1240	1.7074	0.0629	0.6576
q4ib12	-0.1157	-1.6130	-0.1530	-1.7511
hs12	-0.2110	-3.2410	-0.0810	-1.0010
coll12	0.1225	1.5030	0.1136	1.2471
hoodpf12	0.1095	1.1861	0.0952	0.7376
condpf12	0.1512	1.7166	0.0820	0.6533
nevmar12	0.1065	0.6977	0.2372	1.0887
widow12	0.0595	0.9682	0.0404	0.4253
divsep12	-0.0079	-0.0588	-0.2554	-1.0387
magedi12	0.0026	1.6137	-0.0015	-0.7223
pagedi12	0.0035	1.9027	-0.0036	-1.5641
smokev12	0.0433	0.7066	-0.0096	-0.1188
canc12	-0.0264	-0.3420	0.0400	0.4531
heart12	0.0174	0.2788	-0.1343	-1.8408
strk12	0.1163	1.0650	0.2389	1.9500
lung12	0.0518	0.5758	-0.0726	-0.6995
diab12	0.0591	0.6561	0.0209	0.1968
high12	0.0781	1.3696	-0.3232	-4.4469
arth12	-0.0085	-0.1302	0.1256	1.4247
incon12	0.0259	0.3778	0.0351	0.3338
fall12	0.0375	0.4666	0.0441	0.3180
hip12	-0.2657	-2.2086	-0.1726	-0.8955
proxy12				
cog12				
psych12	0.0912	1.0873	0.1151	0.8571
depr12	-0.1013	-1.0343	0.2895	1.7968
bmi12				
lobmi12	0.0951	2.3833	-0.2428	-1.5871
hibmi12	-0.0241	-2.4356	-0.0077	-0.5546
smok12	0.1673	1.5804	0.2106	1.8292
adl12	0.0316	0.9665	0.0395	0.8737
iadl12	0.0678	1.4265	0.2404	3.7431
dhlth12	0.1686	2.4711	0.0921	1.0969
jcanc23	0.1207	0.8189	-0.1129	-0.7125
jheart23	-0.0060	-0.0596	-0.0429	-0.3557
jstrk23	0.4600	3.6144	0.3575	2.3505
ilung23	-0.0110	-0.0671	0.1181	0.5906

Table A3. Incidence of Health Conditions

Cognitive Impairment

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23	0.0341	0.1830	-0.1097	-0.4920
ihigh23	-0.0877	-0.6900	0.2456	1.7498
iarth23	-0.1087	-1.2315	0.0189	0.1655
jincon23	0.0122	0.1753	0.0719	0.7161
jfall23	0.1460	1.9223	0.0410	0.3255
jhip23	0.5187	3.3140	-0.0183	-0.0620
proxy23	1.2205	11.8463	0.8016	7.2692
icog23				
ipsych23				
idepr23				
bmibt23				
bmiws23				
smok23				
adl23				
iadl23				
Likelihood	-1395.50		-917.08	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	3369	84.86	2130	84.83
Positive	601	15.14	381	15.17

Table A3. Incidence of Health Conditions**Psychiatric Disease**

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-4.7675	-1.9564	-4.3114	-1.2041
one2	-3.2308	-1.8073	-5.9554	-1.9105
logm1	0.7880	1.0308	0.5673	0.5046
logm2	0.2451	0.4599	1.0342	1.1228
as70m1	0.0003	0.2394	-0.0006	-0.2992
as80m1	-0.0028	-1.2191	0.0006	0.1532
as70m2	0.0023	1.1678	-0.0015	-0.5026
as80m2	-0.0045	-1.5862	0.0016	0.3398
q1wb12	0.0799	0.9008	0.1387	1.0281
q4wb12	0.0426	0.4640	-0.2593	-1.6489
q1ib12	0.2642	3.2460	0.1439	1.0853
q4ib12	-0.0951	-0.9646	-0.0436	-0.2911
hs12	-0.0187	-0.2317	0.0936	0.7438
coll12	-0.0064	-0.0559	-0.2166	-1.1979
hoodpf12	-0.0065	-0.0566	0.1294	0.7375
condpf12	0.1258	1.1924	-0.0053	-0.0304
nevmar12	-0.0947	-0.4961	-0.2795	-0.7124
widow12	-0.1999	-2.6152	0.0011	0.0071
divsep12	-0.8206	-3.2516	-0.1403	-0.4535
magedi12	0.0008	0.3893	0.0001	0.0258
pagedi12	0.0017	0.7321	0.0009	0.2218
smokev12	0.0060	0.0755	-0.0429	-0.3426
canc12	-0.0518	-0.5073	0.1292	0.9372
heart12	0.2328	3.1083	-0.1690	-1.4783
strk12	0.0094	0.0828	0.0311	0.1862
lung12	-0.0265	-0.2349	-0.0454	-0.2853
diab12	-0.0972	-0.8615	0.0259	0.1638
high12	0.0537	0.7413	0.2019	1.7301
arth12	0.1193	1.5085	0.3392	2.6512
incon12	-0.1477	-1.7298	0.0855	0.5840
fall12	0.0037	0.0384	0.0367	0.1833
hip12	-0.5552	-3.1140	-0.5144	-1.4115
proxy12	-0.2473	-1.6272	-0.0334	-0.1892
cog12	0.2518	2.7799	0.2523	1.7861
psych12				
depr12	0.5419	5.3851	0.4628	2.2977
bmi12				
lobmi12	-0.0422	-0.8735	0.4166	3.4081
hibmi12	-0.0124	-1.0691	-0.0331	-1.6009
smok12	0.0762	0.5625	-0.4221	-1.8934
adl12	0.0467	1.4445	0.0210	0.4005
iadl12	0.0067	0.1531	0.0627	0.9732
dhlth12	0.1097	1.3413	0.0894	0.7336
jcanc23	0.0765	0.3955	-0.0162	-0.0705
jheart23	0.0624	0.5621	-0.0095	-0.0555
jstrk23	0.2833	2.1357	0.2378	1.1932
ilung23	-0.3015	-1.3172	0.4216	1.8152

Table A3. Incidence of Health Conditions

Psychiatric Disease

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23	0.2827	1.3710	-0.3871	-0.9906
ihigh23	-0.0842	-0.5324	0.6382	3.2574
iarth23	0.1167	1.1330	0.2189	1.3607
jincon23	0.3039	3.7094	0.4777	3.6371
jfall23	0.1504	1.6716	0.1227	0.7609
jhip23	-0.2076	-1.0613	0.1078	0.3210
proxy23	0.6437	5.9459	0.6622	4.2534
icog23	0.2679	2.5582	0.2869	1.8611
ipsych23				
idepr23				
bmibt23				
bmiws23				
smok23				
adl23				
iadl23				
Likelihood	-820.80		-336.18	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	4364	94.60	2875	96.64
Positive	249	5.40	100	3.36

Table A3. Incidence of Health Conditions**Depression**

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	0.4569	0.2000	-5.8659	-1.6534
one2	-3.7182	-2.2204	-4.3241	-1.7949
logm1	-0.7778	-1.0813	0.9637	0.8604
logm2	0.5086	1.0163	0.4644	0.6478
as70m1	-0.0001	-0.0527	0.0021	1.0693
as80m1	0.0020	0.8815	-0.0004	-0.1020
as70m2	0.0022	1.3284	0.0053	2.2377
as80m2	-0.0018	-0.6887	-0.0061	-1.5612
q1wb12	0.1399	1.6544	0.1508	1.1815
q4wb12	-0.0370	-0.4609	-0.0677	-0.5831
q1ib12	0.1305	1.6100	0.0951	0.7539
q4ib12	0.0837	1.0163	0.2439	2.0429
hs12	0.0063	0.0836	-0.0400	-0.3734
coll12	-0.1637	-1.6393	-0.0798	-0.6260
hoodpf12	-0.1388	-1.2581	0.2918	1.9007
condpf12	0.1560	1.5402	0.0352	0.2208
nevmar12	-0.0717	-0.3792	-0.1140	-0.3676
widow12	-0.0389	-0.5604	0.0288	0.2366
divsep12	-0.3431	-2.0251	0.3156	1.4853
magedi12	0.0010	0.5423	0.0025	0.9079
pagedi12	-0.0034	-1.6637	0.0017	0.5748
smokev12	0.1926	2.7817	-0.1941	-1.8488
canc12	-0.3002	-3.0248	0.0169	0.1448
heart12	0.2368	3.4778	0.1898	2.0436
strk12	-0.1473	-1.2204	0.0722	0.4750
lung12	-0.0693	-0.6868	0.4903	4.2782
diab12	-0.0456	-0.4532	-0.1169	-0.8387
high12	0.0265	0.4026	0.1557	1.6152
arth12	0.1358	1.8891	0.1018	0.9286
incon12	0.1760	2.3019	-0.2827	-2.0419
fall12	0.1553	1.7840	-0.0349	-0.2042
hip12	-0.2946	-1.9760	0.0553	0.2272
proxy12	-0.2404	-0.9195	-0.0074	-0.0273
cog12	0.1512	1.8429	0.1478	1.1987
psych12	0.1562	1.6970	-0.0516	-0.3076
depr12				
bmi12				
lobmi12	0.0631	1.4140	0.1820	1.4194
hibmi12	-0.0027	-0.2776	0.0168	0.9787
smok12	0.2773	2.4680	0.2300	1.5009
adl12	0.0767	2.2263	0.0370	0.6784
iadl12	0.0563	1.1417	0.0001	0.0016
dhlth12	0.2136	2.9084	0.2300	2.2527
jcanc23	-0.0615	-0.3298	-0.0935	-0.4526
jheart23	0.0885	0.8040	0.2358	1.7422
jstrk23	0.2390	1.6408	0.2242	1.1656
ilung23	0.1000	0.5855	0.3220	1.2891

Table A3. Incidence of Health Conditions

Depression

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23	-0.2786	-1.2491	0.2653	1.0492
ihigh23	0.0627	0.4709	0.3418	1.9305
iarth23	0.3185	3.4914	-0.2236	-1.4035
jincon23	0.2923	3.8481	0.4370	3.6406
jfall23	0.0647	0.7398	0.3083	2.1030
jhip23	0.3378	1.9123	-0.0103	-0.0270
proxy23	-4.6689	-0.3523	-4.5205	-0.2900
icog23	0.1094	1.0947	0.3242	2.4798
ipsych23	0.6156	4.5754	0.2184	0.8202
idepr23				
bmibt23				
bmiws23				
smok23				
adl23				
iadl23				
Likelihood	-1018.00		-483.27	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	4469	93.07	2939	95.30
Positive	333	6.93	145	4.70

Table A3. Incidence of Health Conditions

Body Mass Index (OLS)

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	2.7672	1.4500	3.1092	1.5090
one2	6.3078	4.3855	6.0047	3.5186
logm1	-0.2550	-0.4265	-0.2217	-0.3427
logm2	-1.2682	-2.9696	-1.0533	-2.0786
as70m1	-0.0027	-2.5920	-0.0033	-2.8406
as80m1	-0.0002	-0.1299	-0.0007	-0.3086
as70m2	-0.0032	-2.2074	-0.0047	-2.9685
as80m2	-0.0010	-0.4518	0.0045	1.6985
q1wb12	0.0099	0.1326	-0.1479	-1.6908
q4wb12	0.0772	1.1520	-0.0060	-0.0819
q1ib12	0.1091	1.5364	0.1455	1.7336
q4ib12	-0.0540	-0.7775	0.0766	1.0142
hs12	-0.0303	-0.4675	-0.0828	-1.1613
coll12	-0.0002	-0.0029	-0.0446	-0.5503
hoodpf12	-0.0140	-0.1517	-0.0890	-0.7835
condpf12	-0.0544	-0.5986	-0.1545	-1.3987
nevmar12	-0.0454	-0.2921	-0.1705	-0.8543
widow12	0.0550	0.9281	0.0183	0.2176
divsep12	0.0730	0.5663	-0.1318	-0.7821
magedi12	-0.0001	-0.0533	0.0010	0.5375
pagedi12	0.0002	0.1214	0.0009	0.4641
smokev12	-0.0805	-1.3481	-0.1779	-2.5387
canc12	-0.0558	-0.7319	0.0541	0.6756
heart12	-0.1380	-2.2591	-0.0692	-1.1113
strk12	0.1864	1.8354	0.0502	0.4632
lung12	-0.0066	-0.0731	-0.0844	-0.9410
diab12	0.0394	0.4447	-0.1182	-1.3196
high12	-0.0445	-0.7991	0.0033	0.0528
arth12	-0.0164	-0.2594	0.1380	1.7603
incon12	-0.0609	-0.9007	0.2172	2.3455
fall12	0.0943	1.2054	0.1272	1.0863
hip12	0.1835	1.6364	-0.0023	-0.0134
proxy12	0.0892	0.6374	0.2080	1.5586
cog12	-0.0656	-0.8920	-0.0906	-1.0788
psych12	0.0086	0.1070	0.0996	0.8919
depr12	-0.0645	-0.6667	-0.2710	-1.8332
bmi12	0.9221	153.1620	0.9155	108.9690
lobmi12				
hibmi12				
smok12	-0.0673	-0.6385	-0.2039	-1.9363
adl12	-0.0448	-1.5218	0.1042	2.7736
iadl12	-0.0082	-0.2082	-0.0800	-1.6973
dhlth12	-0.0913	-1.3534	-0.0837	-1.1375
jcanc23	-0.4526	-2.8304	-0.2562	-1.9249
jheart23	-0.3632	-3.7476	-0.3034	-3.0582
jstrk23	-0.3041	-2.2702	-0.3363	-2.3459
ilung23	0.1849	1.1215	-0.5340	-2.9746

Table A3. Incidence of Health Conditions

Body Mass Index (OLS)

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23	-0.4193	-2.3386	-0.4775	-2.5365
ihigh23	0.2911	2.5088	0.1823	1.3458
iarth23	0.1454	1.7436	0.0954	0.9935
jincon23	0.2262	3.3236	-0.1891	-2.1236
jfall23	-0.2204	-2.8826	-0.4573	-4.1852
jhip23	-0.2301	-1.4602	-0.1216	-0.4562
proxy23	-0.2099	-1.8998	-0.5634	-4.6681
icog23	-0.2636	-2.9849	-0.0693	-0.7287
ipsych23	-0.2089	-1.6439	-0.1732	-1.0032
idepr23	-0.0710	-0.6422	-0.3083	-2.1590
bmibt23				
bmiws23				
smok23				
adl23				
iadl23				
R-Square	0.84478		0.82067	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Total	5293		3227	

Table A3. Incidence of Health Conditions

Smoke Now

<u>Variable</u>	<u>Female</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	0.4739	0.1306	-1.5578	-0.1021
one2	-1.6244	-0.5745	-4.2582	-0.2800
logm1	-1.1671	-1.0265	-1.1348	-0.8948
logm2	-0.3827	-0.4550	-0.2431	-0.2124
as70m1	0.0001	0.0576	0.0010	0.3746
as80m1	-0.0033	-0.7490	-0.0087	-1.4075
as70m2	-0.0033	-1.2500	0.0049	1.3753
as80m2	-0.0002	-0.0335	-0.0188	-2.3019
q1wb12	0.2282	1.6331	0.5189	3.1695
q4wb12	0.0441	0.3416	0.0710	0.4200
q1ib12	-0.0758	-0.5373	-0.1167	-0.6528
q4ib12	-0.1164	-0.8692	-0.0005	-0.0031
hs12	-0.0558	-0.4311	-0.0911	-0.6129
coll12	0.0725	0.4763	0.2925	1.6161
hoodpf12	0.0066	0.0384	-0.3312	-1.3095
condpf12	-0.0132	-0.0773	-0.1654	-0.7540
nevmar12	-0.3732	-1.1594	0.9513	2.7405
widow12	0.1278	1.1070	0.3171	1.8763
divsep12	0.1464	0.7512	0.3917	1.3799
magedi12	-0.0003	-0.0967	-0.0048	-1.2181
pagedi12	-0.0002	-0.0641	-0.0054	-1.2840
smokev12	1.3779	5.3253	3.1644	0.2150
canc12	-0.0186	-0.1338	-0.0946	-0.5124
heart12	-0.0369	-0.3049	0.0873	0.6134
strk12	-0.2828	-1.3949	0.0802	0.3766
lung12	-0.0955	-0.6628	-0.0058	-0.0362
diab12	-0.0182	-0.0980	-0.2073	-0.9358
high12	0.0471	0.4374	-0.2501	-1.8170
arth12	-0.2082	-1.5957	0.0060	0.0321
incon12	0.2186	1.6921	0.0355	0.1774
fall12	0.1435	0.9434	-0.2234	-0.7737
hip12	-0.0153	-0.0679	0.2103	0.6931
proxy12	-0.2632	-0.8047	-0.0288	-0.1061
cog12	-0.1800	-1.2670	0.0101	0.0557
psych12	-0.1338	-0.9097	0.1920	0.8934
depr12	0.0232	0.1368	0.2528	1.0094
bmi12				
lobmi12	0.0470	0.8655	-0.3233	-1.9878
hibmi12	-0.0292	-1.2919	-0.0560	-2.0652
smok12	2.7425	24.9024	3.0124	20.1395
adl12	0.0003	0.0054	0.0275	0.3687
iadl12	0.0498	0.6532	-0.1121	-1.1795
dhlth12	0.0534	0.4129	0.5091	3.4291
jcanc23	0.1503	0.5270	-0.2259	-0.8509
jheart23	-0.3971	-1.9247	-0.1692	-0.7795
jstrk23	-0.6547	-2.4026	0.1251	0.4391
ilung23	-0.4213	-1.8346	-0.8287	-2.1905

Table A3. Incidence of Health Conditions

Smoke Now

<u>Variable</u>	<u>Female</u>		<u>Males</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23	-0.0775	-0.2259	-0.1769	-0.4199
ihigh23	0.0840	0.3817	-0.3045	-1.0179
iarth23	0.0099	0.0617	0.0703	0.3357
jincon23	-0.1780	-1.3388	-0.2794	-1.4241
jfall23	-0.0818	-0.5295	-0.2869	-1.0671
jhip23	0.0992	0.3164	0.1147	0.1777
proxy23	0.1513	0.6483	0.2206	0.8591
icog23	-0.1481	-0.8648	-0.0992	-0.4998
ipsych23	-0.0696	-0.2895	0.5486	1.4857
idepr23	0.2013	1.1160	0.0222	0.0823
bmibt23	-0.1937	-1.3310	-0.0537	-0.2927
bmiws23	-0.0751	-0.5728	0.0208	0.1303
smok23				
adl23				
iadl23				
Likelihood	-396.44		-265.92	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	4939	93.31	3007	93.18
Positive	354	6.69	220	6.82

Table A3. Incidence of Health Conditions

Number of ADL's (Ordered Probit)

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-4.6125	-3.3743	-1.4674	-0.7838
one2	-2.4565	-2.5068	-3.1553	-2.1016
logm1	0.8987	2.0950	-0.2732	-0.4636
logm2	0.1877	0.6420	0.1891	0.4247
as70m1	0.0034	4.4004	0.0018	1.6862
as80m1	-0.0020	-1.5615	0.0016	0.8039
as70m2	0.0040	3.7854	0.0049	3.3041
as80m2	-0.0009	-0.5882	-0.0036	-1.5448
q1wb12	0.0072	0.1452	0.0830	1.1261
q4wb12	0.0215	0.4328	-0.0399	-0.5593
q1ib12	0.0686	1.4305	-0.0972	-1.3363
q4ib12	-0.0425	-0.8235	-0.0154	-0.2146
hs12	0.0089	0.1985	0.0019	0.0295
coll12	0.0436	0.7261	0.0167	0.2102
hoodpf12	-0.0166	-0.2675	0.1675	1.8306
condpf12	0.0466	0.7759	0.0973	1.0928
nevmar12	0.1064	0.9880	0.1967	1.1735
widow12	-0.0157	-0.3649	0.1484	2.0589
divsep12	0.0519	0.5701	0.0799	0.5422
magedi12	-0.0028	-2.5992	0.0001	0.0568
pagedi12	-0.0005	-0.4158	0.0033	1.7728
smokev12	0.0331	0.7685	0.1131	1.7204
canc12	0.0537	1.0030	-0.0814	-1.1396
heart12	0.0521	1.2588	0.0390	0.6954
strk12	0.1364	2.1267	0.0356	0.4168
lung12	0.1599	2.6733	0.0109	0.1451
diab12	0.1397	2.4076	-0.0907	-1.1326
high12	0.0775	1.9359	0.0350	0.6096
arth12	0.3070	7.1650	0.1529	2.2991
incon12	0.0270	0.5929	0.0853	1.1463
fall12	0.0521	1.0256	0.1208	1.2383
hip12	0.1385	1.9694	0.0439	0.3118
proxy12	-0.2684	-3.0466	-0.2686	-2.5243
cog12	0.0972	1.9536	0.2141	3.0031
psych12	0.0676	1.2383	0.2204	2.4688
depr12	0.0663	1.0848	0.2637	2.4200
bmi12				
lobmi12	0.0321	1.2604	0.0222	0.2688
hibmi12	0.0249	4.1693	0.0240	2.4216
smok12	0.2913	2.6434	0.0690	0.5144
adl12	0.3443	19.6119	0.4311	16.0278
iadl12	0.1406	5.9085	0.1015	2.9213
dhlth12	0.2934	6.6988	0.2990	4.8708
jcanc23	0.1126	1.0524	0.3042	2.8260
jheart23	0.1141	1.8481	0.1170	1.4017
jstrk23	0.6827	8.3157	0.8566	8.2290
ilung23	-0.0828	-0.7442	0.2291	1.6538

Table A3. Incidence of Health Conditions

Number of ADL's (Ordered Probit)

<u>Variable</u>	<u>Female</u>		<u>Male</u>			
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>		
idiab23	0.1197	0.9535	-0.1450	-0.8654		
ihigh23	0.0605	0.7346	0.0704	0.6032		
iarth23	0.3373	5.9886	0.3330	4.1093		
jincon23	0.3852	8.5994	0.5043	7.3452		
jfall23	0.3079	6.2742	0.1483	1.6767		
jhip23	0.4204	4.4993	0.5252	2.7433		
proxy23	0.7475	11.0555	0.6053	6.5724		
icog23	0.2296	3.9151	0.3981	5.1046		
ipsych23	0.3248	4.1408	0.3782	3.0286		
idepr23	0.4700	6.8560	0.5646	5.2728		
bmibt23	0.0794	1.5974	0.0705	1.0134		
bmiws23	0.2837	5.9668	0.1787	2.5205		
smok23	-0.3035	-2.5091	-0.1219	-0.8006		
adl23						
iadl23						
			<u>Count</u>		<u>Count</u>	
Thresh 0	0.0000		3528	0.0000	2474	
Thresh 1	0.6449	36.3866	687	0.6279	24.4344	322
Thresh 2	1.1842	59.9368	401	1.1188	38.8234	156
Thresh 3	1.6498	76.8754	238	1.5288	46.9635	89
Thresh 4	2.0122	81.3254	135	1.9244	50.2089	62
Thresh 5	2.4827	63.6603	126	2.3296	41.2454	45
Thresh 6			178			79
Likelihood	-4600.10			-2140.10		

Table A3. Incidence of Health Conditions

Number of IADL's (Ordered Probit)

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-4.5089	-2.9893	-2.1130	-1.0360
one2	-2.3279	-2.2210	-2.7225	-1.7403
logm1	0.7545	1.5941	-0.0756	-0.1177
logm2	0.1002	0.3209	0.1594	0.3438
as70m1	0.0037	4.0975	0.0018	1.5263
as80m1	-0.0035	-2.5133	0.0003	0.1568
as70m2	0.0034	2.9065	0.0017	1.1030
as80m2	-0.0020	-1.2245	0.0012	0.4984
q1wb12	-0.0003	-0.0063	-0.0108	-0.1399
q4wb12	-0.0466	-0.8419	-0.1554	-2.0097
q1ib12	0.0942	1.8134	0.0275	0.3714
q4ib12	0.0143	0.2499	-0.0011	-0.0137
hs12	0.0252	0.5172	0.0758	1.1426
coll12	0.0820	1.2322	-0.1458	-1.6856
hoodpf12	0.0630	0.9342	0.2143	2.2394
condpf12	0.0814	1.2527	0.1739	1.8592
nevmar12	-0.2316	-1.8005	-0.0658	-0.3666
widow12	0.0005	0.0098	-0.0105	-0.1334
divsep12	0.1293	1.2826	-0.2560	-1.5070
magedi12	-0.0023	-1.9755	0.0024	1.3583
pagedi12	0.0020	1.4650	0.0030	1.5075
smokev12	0.0045	0.0947	-0.0499	-0.7364
canc12	0.0391	0.6528	-0.1029	-1.3350
heart12	-0.0044	-0.0960	0.1953	3.3129
strk12	0.0781	1.1394	0.0647	0.7266
lung12	0.2052	3.1436	0.1437	1.8247
diab12	0.0610	0.9404	0.0305	0.3662
high12	0.0940	2.1217	0.0260	0.4292
arth12	0.0447	0.9304	0.0994	1.3870
incon12	-0.0825	-1.6239	0.1007	1.2591
fall12	-0.0058	-0.1035	-0.1285	-1.1886
hip12	-0.1623	-2.0254	-0.2910	-1.8012
proxy12	-0.3301	-3.7169	-0.1943	-1.8620
cog12	0.3255	6.0861	0.4473	6.1345
psych12	0.2764	4.8013	0.2141	2.2863
depr12	0.1319	1.9912	0.2546	2.2197
bmi12				
lobmi12	0.0087	0.3331	0.0211	0.2550
hibmi12	-0.0019	-0.2625	-0.0119	-1.0927
smok12	0.1494	1.2408	0.2678	1.9390
adl12	-0.0548	-2.7479	-0.0189	-0.6089
iadl12	0.3055	12.4759	0.2406	6.8262
dhlth12	0.1840	3.7874	-0.0143	-0.2174
jcanc23	-0.3614	-2.7137	0.2365	2.0633
jheart23	0.0534	0.7979	0.0913	1.0555
jstrk23	0.2304	2.6055	0.2883	2.5069
ilung23	0.1296	1.0963	-0.0401	-0.2588

Table A3. Incidence of Health Conditions

Number of IADL's (Ordered Probit)

<u>Variable</u>	<u>Female</u>		<u>Male</u>		<u>Count</u>	<u>Count</u>
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>		
idiab23	-0.3716	-2.3070	-0.0066	-0.0377		
ihigh23	0.0823	0.9022	0.1076	0.8774		
iarth23	0.0891	1.3922	0.0311	0.3477		
jincon23	0.1544	3.0564	0.1590	2.0779		
jfall23	0.0577	1.0547	0.1175	1.2572		
jhip23	0.0784	0.7544	0.2165	1.0740		
proxy23	0.8396	11.9940	0.7097	7.6599		
icog23	0.3544	5.5716	0.4080	4.9036		
ipsych23	0.3012	3.6731	0.4742	3.7760		
idepr23	0.3706	4.9523	0.2137	1.8221		
bmibt23	0.1064	1.9285	0.0492	0.6666		
bmiws23	0.0975	1.8497	0.0339	0.4499		
smok23	-0.0345	-0.2622	-0.1812	-1.1279		
adl23	0.2976	19.0459	0.2763	11.7086		
iadl23						
Thresh 0	0.0000		0.0000		2589	2589
Thresh 1	0.7956	34.6142	0.9107	27.7206	378	378
Thresh 2	1.4033	55.6217	1.3794	37.4015	99	99
Thresh 3	1.8447	61.9464	1.8606	38.0619	63	63
Thresh 4	2.4026	50.5786	2.4411	31.1968	46	46
Thresh 5					52	52
Likelihood	-3369.60		-1711.70			

Table A3. Incidence of Health Conditions

Self-Rated Health Status

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-1.7657	-1.1392	-2.5397	-1.3286
one2	-1.8329	-1.6127	-4.8710	-3.1232
logm1	0.0894	0.1835	0.3372	0.5582
logm2	0.1872	0.5518	1.1144	2.3961
as70m1	0.0015	1.7903	0.0018	1.6321
as80m1	-0.0027	-1.8336	-0.0041	-1.9045
as70m2	0.0000	0.0024	0.0009	0.6297
as80m2	-0.0020	-1.1821	-0.0014	-0.5777
q1wb12	0.0978	1.6620	0.0986	1.2434
q4wb12	-0.0333	-0.6063	-0.0655	-0.9629
q1ib12	0.0487	0.8582	0.0295	0.3886
q4ib12	0.0149	0.2642	0.0103	0.1473
hs12	-0.1023	-1.9972	-0.1202	-1.8633
coll12	-0.0725	-1.0828	-0.0616	-0.8023
hoodpf12	-0.0573	-0.7784	0.0202	0.1944
condpf12	0.2191	3.0669	0.1660	1.6628
nevmar12	0.1277	1.0199	0.2063	1.1509
widow12	-0.1191	-2.4820	-0.1556	-1.9975
divsep12	-0.0658	-0.6263	-0.1811	-1.1107
magedi12	-0.0016	-1.3010	-0.0003	-0.1857
pagedi12	0.0004	0.2751	-0.0005	-0.2575
smokev12	0.0139	0.2850	-0.0526	-0.8081
canc12	0.1152	1.8931	0.1424	1.9569
heart12	0.2228	4.7208	0.2696	4.8186
strk12	0.0708	0.8858	0.1892	1.9272
lung12	0.2679	3.7525	0.4645	5.8209
diab12	0.2153	3.1418	0.1521	1.9047
high12	0.0745	1.6608	0.1864	3.2817
arth12	0.2569	5.1746	0.1407	1.9961
incon12	0.0305	0.5662	-0.1469	-1.7416
fall12	0.1254	2.0344	-0.1511	-1.3794
hip12	0.1475	1.6600	0.1217	0.7813
proxy12	-0.1405	-1.2540	-0.2316	-1.8819
cog12	0.2658	4.6252	0.1537	2.0331
psych12	0.0977	1.5265	-0.0273	-0.2691
depr12	0.2670	3.5270	0.2162	1.5734
bmi12				
lobmi12	0.0215	0.6895	0.1965	1.8404
hibmi12	-0.0109	-1.4562	-0.0014	-0.1313
smok12	-0.0003	-0.0022	0.1417	1.0045
adl12	-0.0326	-1.2734	0.0720	1.8148
iadl12	-0.0702	-2.1568	-0.0864	-1.8759
dhlth12	1.0609	21.4085	1.0459	16.8556
jcanc23	0.5960	4.9330	0.4881	4.1389
jheart23	0.5020	6.5754	0.3955	4.4225
jstrk23	0.2850	2.5366	0.4198	3.1702
ilung23	0.6074	4.6148	0.4809	2.9888

Table A3. Incidence of Health Conditions

Self-Rated Health Status

<u>Variable</u>	<u>Female</u>		<u>Male</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
idiab23	0.1726	1.2151	0.2775	1.6699
ihigh23	0.1197	1.2879	-0.0487	-0.3865
iarth23	0.3716	5.7238	0.0431	0.4891
jincon23	0.1115	2.0569	0.0918	1.1191
jfall23	0.0248	0.4036	0.0853	0.8475
jhip23	-0.1856	-1.4955	-0.0411	-0.1637
proxy23	0.1537	1.6730	0.4630	4.0913
icog23	0.0922	1.3152	0.2460	2.9139
ipsych23	0.1692	1.6756	0.4415	2.5900
idepr23	0.4761	5.5736	0.5343	4.1009
bmibt23	0.1018	1.7529	0.1898	2.6568
bmiws23	0.0702	1.2510	0.1950	2.6207
smok23	0.0924	0.6503	0.1263	0.7881
adl23	0.2214	10.2720	0.1587	4.7493
iadl23	0.0501	1.8861	0.0209	0.5089
Likelihood	-2335.10		-1467.20	
<u>Observation</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	3331	62.96	2045	63.39
Positive	1960	37.04	1181	36.61

Table A4.1 Total Wealth Regressions

Variable	Couples			Spouse died			Singles		
	Estimate	t-stat		Estimate	t-stat		Estimate	t-stat	
M_XONE1	6.134E-02	13.92	***	9.914E-02	7.19	***	6.488E-02	6.48	***
M_XONE2	5.115E-02	10.95	***	7.690E-02	5.54	***	5.731E-02	5.27	***
M_XLWLTH12	-5.271E-02	-19.87	***	-5.989E-02	-6.53	***	-4.823E-02	-8.19	***
M_XNWLTH12	-6.876E-02	-17.01	***	-8.021E-02	-6.24	***	-6.299E-02	-5.60	***
M_XQ1I12	-1.527E-03	-1.83	*	-6.955E-03	-2.63	***	2.016E-03	0.66	
M_XQ4I12	7.847E-03	5.54	***	5.476E-03	1.13		6.268E-03	3.13	***
M_XHOODPF12	1.528E-04	0.11		3.265E-03	0.78		-6.683E-04	-0.25	
M_XCONDPF12	-3.091E-03	-2.30	**	-4.989E-03	-1.30		-1.810E-03	-0.75	
M_XDNHOUS12	3.976E-03	3.22	***	4.853E-03	1.48		2.214E-04	0.10	
M_XHS12	7.276E-04	0.87		2.028E-03	0.74		1.127E-03	0.28	
M_XCOLL12	1.556E-03	1.16		7.237E-03	1.41		7.176E-03	1.49	
M_XAS701S	3.675E-05	0.03		-3.054E-05	-0.01		9.988E-05	0.03	
M_XAS801S	-4.064E-05	-0.09		1.204E-04	0.10		-1.326E-04	-1.93	*
M_XAS702S	2.281E-05	0.02		-2.561E-05	-0.02		5.192E-05	0.91	
M_XAS802S	-1.804E-05	-0.01		1.033E-05	0.01		1.011E-05	0.01	
M_XNEVMARR12							9.089E-03	1.60	
M_XWIDOW12							6.473E-03	1.30	
M_XDIVSEP12							1.178E-02	2.00	**
M_XMAGED12	4.208E-05	0.04		-1.590E-04	-0.15		-7.394E-05	-0.05	
M_XPAGED12	-4.015E-05	-0.13		5.227E-05	0.04		-1.104E-04	-0.06	
M_XSMOKEV12	9.811E-04	0.91		-6.842E-03	-2.33	**	8.580E-04	0.33	
M_XCANCER12	8.989E-04	0.55		-5.162E-04	-0.13		7.582E-04	0.33	
M_XHEART12	-1.335E-03	-1.15		3.431E-04	0.11		3.556E-04	0.15	
M_XSTROKE12	-5.554E-04	-0.33		-7.174E-05	-0.02		-4.637E-04	-0.14	
M_XLUNG12	2.404E-03	1.19		-1.501E-03	-0.49		-3.030E-03	-0.98	
M_XDIABET12	-2.545E-03	-1.77	*	-1.286E-03	-0.36		2.508E-03	0.88	
M_XHIGHBP12	1.261E-04	0.10		1.543E-03	0.52		-8.838E-04	-0.41	
M_XARTHRT12	-1.915E-03	-0.68		3.836E-03	1.10		-1.014E-03	-0.38	
M_XINCONT12	2.187E-03	0.74		-1.655E-04	-0.05		-1.488E-03	-0.50	
M_XFALL12	-2.085E-03	-1.42		-1.258E-03	-0.33		-3.067E-03	-1.16	
M_XHIPFRC12	-2.575E-05	-0.01		-5.030E-03	-0.82		5.510E-03	2.21	**
M_XPROXYW12	2.130E-03	1.43		9.499E-04	0.27		1.187E-03	0.25	
M_XCOGIM12	2.634E-04	0.23		-4.924E-03	-1.76	*	-1.646E-03	-0.84	
M_XPSYCH12	-4.745E-04	-0.31		1.175E-03	0.26		3.141E-03	1.15	
M_XDEPRES12	3.515E-03	0.72		3.176E-03	0.52		-2.845E-03	-1.13	
M_XLOBMI12	-1.005E-03	-0.34		-7.004E-04	-0.05		1.819E-03	0.78	
M_XHIBMI12	-2.330E-04	-0.12		2.369E-04	0.05		-2.967E-04	-0.22	
M_XSMOKNOW12	-1.789E-03	-1.05		4.511E-04	0.07		-3.867E-03	-1.36	
M_XNUMADL12	9.588E-04	1.19		-1.435E-03	-0.28		-1.455E-03	-1.93	*
M_XNUMIADL12	-1.233E-03	-0.78		9.729E-04	0.23		5.310E-04	0.51	
M_XDHLTH12	1.969E-03	2.03	**	-4.859E-03	-1.30		3.237E-03	1.44	
M_XJCANCER23	3.509E-03	1.84	*	-1.653E-03	-0.24		1.387E-02	2.77	***
M_XJHEART23	3.867E-03	2.87	***	-6.633E-03	-0.67		3.942E-03	1.29	
M_XJSTROKE23	5.335E-03	2.35	**	-2.142E-03	-0.11		5.557E-03	1.59	
M_XILUNG23	3.648E-04	0.14		2.726E-03	0.19		-2.933E-03	-0.96	
M_XIDIABET23	1.424E-03	0.53		1.506E-02	1.48		-1.148E-03	-0.26	
M_XIHIGHBP23	1.068E-03	0.52		-2.975E-02	-0.83		-2.676E-04	-0.10	
M_XIARTHRT23	-3.468E-03	-1.62		6.949E-04	0.09		-3.944E-03	-1.40	
M_XJINCONT23	-2.859E-04	-0.23		4.132E-03	0.71		3.173E-04	0.15	
M_XJFALL23	2.049E-04	0.14		-8.509E-03	-0.80		-2.354E-03	-1.09	
M_XJHIPFRC23	-9.390E-03	-4.18	***	-8.512E-03	-0.54		-7.612E-03	-1.35	
M_XPROXYW23	-1.663E-03	-1.18		4.594E-03	0.61		2.747E-03	0.72	
M_XICOGIM23	2.570E-04	0.21		-4.942E-03	-0.53		8.811E-04	0.39	
M_XIPSYCH23	-8.592E-04	-0.62		1.090E-02	1.04		2.935E-04	0.10	
M_XIDEPRES23	-2.286E-03	-1.07		1.098E-02	1.24		-1.694E-03	-0.60	
M_XBMIBT23	1.327E-03	1.12		-6.631E-04	-0.13		6.675E-04	0.25	
M_XBMIWS23	-1.469E-03	-1.44		2.220E-03	0.42		2.998E-04	0.11	
M_XSMOKNOW23	8.353E-04	0.44		-3.612E-03	-0.37		-3.520E-04	-0.13	
M_XNUMADL23	-7.787E-05	-0.17		-3.003E-03	-1.33		7.588E-04	0.66	
M_XNUMIADL23	8.375E-04	1.47		2.538E-03	0.89		1.606E-04	0.21	
M_XDHLTH23	8.229E-05	0.10		-3.125E-03	-0.62		1.919E-03	1.08	

Table A4.1 Total Wealth Regressions

(continued)

Variable	Couples			Spouse died			Singles		
	Estimate	t-stat		Estimate	t-stat		Estimate	t-stat	
F_XONE1							8.028E-02	12.46	***
F_XONE2							6.945E-02	10.72	***
F_XLWLTH12							-5.208E-02	-17.35	***
F_XNWLTH12							-5.640E-02	-11.84	***
F_XQ1I12							-9.990E-04	-1.20	
F_XQ4I12							7.908E-03	7.73	***
F_XHOODPF12							-1.454E-03	-1.93	*
F_XCONDPF12							-9.017E-04	-1.11	
F_XDNHOUS12							1.145E-03	1.40	
F_XHS12	1.905E-03	2.19	**	3.738E-03	1.38		1.247E-03	0.81	
F_XCOLL12	2.991E-04	0.21		4.157E-03	0.87		2.897E-03	1.54	
F_XAS701S	2.664E-05	0.03		-2.566E-05	-0.01		-3.086E-05	-0.02	
F_XAS801S	-2.817E-05	-0.05		-1.429E-04	-0.13		2.814E-05	1.29	
F_XAS702S	-2.424E-07	0.00		6.113E-05	0.02		-4.599E-06	-0.25	
F_XAS802S	-1.297E-05	-0.02		-3.155E-05	-0.02		-1.835E-06	-0.01	
F_XNEVMARR12							-1.286E-03	-0.23	
F_XWIDOW12							-1.431E-03	-0.26	
F_XDIVSEP12							-2.961E-03	-0.53	
F_XMAGEDI12	-4.239E-06	0.00		-2.250E-05	-0.02		-1.540E-06	0.00	
F_XPAGEDI12	2.330E-05	0.06		5.839E-05	0.05		-3.231E-06	-0.01	
F_XSMOKEV12	1.664E-03	1.70	*	-3.460E-04	-0.10		4.115E-04	0.55	
F_XCANCER12	1.067E-03	0.80		-1.647E-03	-0.48		-1.427E-03	-1.44	
F_XHEART12	1.032E-03	0.89		-4.682E-03	-1.48		-9.293E-04	-1.25	
F_XSTROKE12	-1.332E-03	-0.58		5.300E-04	0.13		6.311E-04	0.49	
F_XLUNG12	-2.041E-03	-1.07		-5.777E-03	-1.15		-1.738E-03	-1.85	*
F_XDIABET12	-1.212E-04	-0.08		4.017E-03	0.93		-1.917E-03	-1.97	**
F_XHIGHBP12	5.866E-04	0.59		1.986E-03	0.70		-1.557E-03	-2.22	**
F_XARTHRT12	2.308E-04	0.14		1.273E-03	0.42		-4.291E-04	-0.53	
F_XINCONT12	1.766E-04	0.17		7.555E-04	0.25		8.473E-04	1.01	
F_XFALL12	-2.204E-04	-0.20		6.937E-04	0.23		1.434E-03	1.57	
F_XHIPFRC12	5.108E-03	2.07	**	4.274E-03	0.80		-7.336E-04	-0.59	
F_XPROXYW12	4.307E-04	0.23		-1.003E-03	-0.23		7.320E-04	0.48	
F_XCOGIM12	-5.780E-04	-0.45		-6.138E-03	-1.83	*	-1.960E-03	-2.37	**
F_XPSYCH12	-3.828E-04	-0.27		3.038E-03	0.58		-7.137E-04	-0.81	
F_XDEPRES12	-1.753E-04	-0.05		-2.913E-03	-0.49		-5.944E-04	-0.56	
F_XLOBMI12	8.511E-04	0.34		1.370E-03	0.49		-2.452E-04	-0.24	
F_XHIBMI12	-3.763E-04	-0.15		-4.400E-04	-0.06		-1.283E-04	-0.34	
F_XSMOKNOW12	-1.541E-03	-0.33		5.718E-03	0.77		-4.425E-03	-2.42	**
F_XNUMADL12	1.338E-03	1.55		-1.253E-03	-0.14		-2.519E-04	-0.80	
F_XNUMIADL12	9.801E-04	0.76		-9.690E-04	-0.27		-5.559E-04	-1.51	
F_XDHLTH12	2.108E-03	1.78	*	1.071E-03	0.29		-1.725E-03	-2.25	**
F_XJCANCER23	6.868E-03	2.82	***	9.865E-03	1.17		-7.252E-03	-3.33	***
F_XJHEART23	3.222E-03	1.87	*	5.501E-03	1.04		-1.944E-03	-1.45	
F_XJSTROKE23	5.563E-04	0.15		-1.635E-02	-1.92	*	-4.030E-03	-2.33	**
F_XJLUNG23	-7.764E-04	-0.21		5.080E-03	0.59		-5.500E-04	-0.42	
F_XIDIABET23	-7.948E-04	-0.25		-9.564E-03	-1.39		-1.949E-04	-0.10	
F_XIHIGHBP23	3.209E-03	1.73	*	3.395E-03	0.57		-3.336E-06	0.00	
F_XIARTHRT23	2.363E-03	1.81	*	-3.235E-03	-0.63		9.406E-04	0.99	
F_XJINCONT23	-4.277E-04	-0.41		-1.235E-03	-0.32		8.516E-04	1.14	
F_XJFALL23	-8.945E-04	-0.67		2.332E-03	0.53		8.158E-04	1.00	
F_XJHIPFRC23	-2.272E-03	-0.75		2.686E-03	0.28		-5.679E-04	-0.38	
F_XPROXYW23	-4.859E-04	-0.36		-6.698E-03	-1.44		-9.743E-04	-0.81	
F_XICOGIM23	-8.379E-04	-0.55		-2.988E-03	-0.68		-1.900E-03	-2.12	**
F_XIPSYCH23	-1.710E-03	-0.98		-5.932E-03	-1.28		8.449E-04	0.66	
F_XIDEPRES23	-2.049E-03	-0.19		-4.326E-03	-0.97		-4.219E-03	-3.86	***
F_XBMIBT23	1.802E-03	0.19		-1.801E-03	-0.44		-8.729E-04	-0.92	
F_XBMIWS23	-3.477E-04	-0.09		-3.351E-03	-0.66		2.566E-04	0.33	
F_XSMOKNOW23	-1.194E-03	-0.16		-1.643E-02	-0.14		2.239E-03	0.06	
F_XNUMADL23	-3.111E-04	-0.25		2.072E-03	0.05		-1.641E-04	-0.01	
F_XNUMIADL23	9.381E-04	0.36		-2.574E-04	0.00		-9.324E-05	-0.01	
F_XDHLTH23	-3.319E-03	-0.62		-4.014E-04	0.00		7.320E-04	0.05	

Table A4.1 Total Wealth Regressions

(continued)

Variable	Couples			Spouse died			Singles		
	Estimate	t-stat		Estimate	t-stat		Estimate	t-stat	
CF4	1.314E-01	40.02	***	1.314E-01	40.02	***	-2.857E-02	-0.65	
CF3	-2.601E-01	-85.39	***	-2.601E-01	-85.39	***	5.523E-01	7.02	***
CM4	5.573E-02	17.49	***	5.573E-02	17.49	***	-1.140E-01	-1.88	*
CM3	-2.090E-01	-32.84	***	-2.090E-01	-32.84	***	-4.100E-01	-4.35	***
AM	-3.305E-03	-3.44	***	4.728E-03	5.96	***	-8.550E-03	-3.28	***
AF	-3.183E-03	-4.11	***	4.909E-03	3.05	***	-1.986E-03	-1.34	
C	2.161E-05	30.35	***	1.940E-05	7.35	***	1.577E-05	5.61	***
VARM	-9.708E-07	-1.73	*	-1.688E-07	-0.33		-7.509E-06	-1.47	
VARF	-1.986E-08	-0.18		1.250E-07	0.39		1.576E-06	0.34	
SIGMA	6.532E-03	18.01	***				9.634E-03	5.91	***
THETA	2.431E+00	23.55	***						
RHOM	-5.059E-01	-8.21	***				-8.875E-01	-20.82	***
RHOF	-4.873E-01	-9.23	***				-2.062E-01	-5.22	***
	0.004648559			0.00653151					

Notes:

Significance levels: * = 10%, ** = 5%, *** = 1%

Prefixes M_ and F_ refer to males and females respectively

For couples and spouse died regressions household-level variables are common for males and females. We report the estimates under the male section.

CF3, CF4 = Third/fourth order Edgeworth expansion terms for females

CM3, CM4 = Third/fourth order Edgeworth expansion terms for males

AF, AM = Estimates of lambda in eqs (15) and (19)

C = Estimate of k^2 in eq (16)

VARM, VARF = Estimates of λ^2 in eq (16) for males and females

SIGMA = Estimate of sigma as defined in page 13 of paper

THETA = Estimate of theta in equation (19)

RHOF, RHOM = Estimate of rho as defined in page 13 of paper

Table A4.2 Non-Liquid Wealth Regressions

Variable	Couples			Spouse died			Singles		
	Estimate	t-stat		Estimate	t-stat		Estimate	t-stat	
M_XONE1	5.614E-02	16.16	***	9.098E-02	7.35	***	6.026E-02	6.39	***
M_XONE2	4.339E-02	11.65	***	8.003E-02	6.30	***	5.930E-02	5.52	***
M_XLWLTH12	6.927E-03	3.85	***	1.110E-02	1.59		1.269E-02	2.67	***
M_XNWLTH12	-1.290E-01	-30.54	***	-1.589E-01	-10.42	***	-1.284E-01	-9.60	***
M_XQ1I12	1.226E-03	1.65	*	-2.720E-03	-1.13		3.495E-04	0.13	
M_XQ4I12	1.237E-03	1.36		5.235E-03	1.57		2.505E-03	1.35	
M_XHOODPF12	-2.038E-03	-1.76	*	5.227E-03	1.22		-3.049E-03	-1.49	
M_XCONDPF12	-1.400E-03	-1.19		-3.740E-03	-1.06		-9.065E-04	-0.41	
M_XDNHOUS12	6.479E-03	5.87	***	1.752E-03	0.48		3.080E-03	1.25	
M_XHS12	5.475E-04	0.75		2.134E-04	0.08		-1.807E-03	-0.45	
M_XCOLL12	-7.091E-05	-0.07		5.347E-03	1.14		-1.242E-03	-0.30	
M_XAS701S	-4.000E-06	0.00		1.310E-06	0.00		1.067E-04	0.03	
M_XAS801S	-5.404E-05	-0.12		-2.511E-05	-0.02		-1.549E-04	-2.59	**
M_XAS702S	3.469E-05	0.03		1.053E-05	0.01		2.577E-05	0.48	
M_XAS802S	-6.138E-05	-0.05		-8.878E-05	-0.06		3.150E-05	0.02	
M_XNEVMARR12							4.282E-03	0.83	
M_XWIDOW12							3.315E-03	0.70	
M_XDIVSEP12							5.440E-03	1.05	
M_XMAGED12	-8.680E-06	-0.01		-1.672E-04	-0.16		-1.260E-04	-0.08	
M_XPAGED12	-3.283E-06	-0.01		3.269E-06	0.00		-5.587E-05	-0.03	
M_XSMOKEV12	-2.647E-04	-0.28		-5.175E-03	-1.79	*	-2.304E-03	-0.93	
M_XCANCER12	5.845E-04	0.40		3.686E-04	0.10		3.343E-03	1.37	
M_XHEART12	-7.933E-04	-0.74		3.238E-04	0.12		1.047E-03	0.47	
M_XSTROKE12	2.788E-04	0.19		-3.055E-04	-0.10		1.584E-03	0.51	
M_XLUNG12	6.662E-05	0.03		6.378E-04	0.23		-1.419E-03	-0.46	
M_XDIABET12	-2.305E-03	-1.74	*	1.277E-03	0.42		3.522E-03	1.27	
M_XHIGHBP12	-4.318E-04	-0.39		4.095E-03	1.43		-1.832E-04	-0.09	
M_XARTHRT12	1.974E-03	0.71		6.560E-03	2.16	**	6.678E-04	0.26	
M_XINCONT12	1.648E-03	0.57		-1.821E-03	-0.71		-2.080E-03	-0.69	
M_XFALL12	-1.343E-03	-1.04		-2.330E-03	-0.61		-3.474E-03	-1.27	
M_XHIPFRC12	6.375E-05	0.03		-4.359E-03	-0.75		1.003E-02	3.00	***
M_XPROXYW12	3.886E-03	2.84	***	-2.195E-03	-0.73		5.220E-03	1.04	
M_XCOGIM12	1.774E-03	1.76	*	-1.631E-03	-0.61		7.299E-04	0.40	
M_XPSYCH12	-4.470E-04	-0.33		-9.249E-03	-2.56	**	2.425E-03	1.10	
M_XDEPRES12	2.351E-03	0.50		-3.186E-03	-0.56		5.186E-04	0.19	
M_XLOBMI12	7.342E-04	0.25		-1.738E-03	-0.13		2.758E-03	1.13	
M_XHIBMI12	2.171E-04	0.12		-2.401E-04	-0.05		-4.308E-05	-0.03	
M_XSMOKNOW12	5.622E-04	0.40		2.387E-03	0.38		-5.467E-03	-2.16	**
M_XNUMADL12	3.206E-04	0.44		-2.035E-04	-0.04		-5.527E-04	-0.69	
M_XNUMIADL12	-7.345E-04	-0.48		7.913E-04	0.19		-7.036E-04	-0.67	
M_XDHLTH12	7.591E-04	0.89		-6.328E-03	-1.80	*	3.391E-03	1.40	
M_XJCANCER23	1.844E-03	1.19		-1.373E-03	-0.20		1.392E-02	2.61	***
M_XJHEART23	2.147E-03	1.87	*	1.447E-03	0.15		8.047E-03	2.09	**
M_XJSTROKE23	3.527E-03	1.73	*	-1.599E-03	-0.09		6.436E-03	1.63	
M_XILUNG23	6.695E-04	0.27		-1.265E-03	-0.11		-3.232E-03	-0.96	
M_XIDIABET23	-2.616E-03	-1.14		6.911E-03	0.87		2.207E-04	0.05	
M_XIHIGHBP23	1.031E-03	0.55		-4.220E-02	-1.13		-1.712E-03	-0.75	
M_XIARTHRT23	-2.084E-03	-1.01		4.389E-03	0.52		-4.364E-03	-2.08	**
M_XJINCONT23	-1.386E-04	-0.13		-3.467E-03	-0.68		9.117E-04	0.49	
M_XJFALL23	7.629E-04	0.57		-8.282E-03	-0.81		1.432E-04	0.07	
M_XJHIPFRC23	-5.707E-03	-2.35	**	1.332E-02	0.98		-7.089E-03	-2.08	**
M_XPROXYW23	-7.954E-04	-0.64		3.595E-03	0.47		1.034E-03	0.29	
M_XICOGIM23	2.564E-04	0.24		-2.110E-03	-0.20		-8.198E-04	-0.44	
M_XIPSYCH23	-1.299E-03	-1.13		4.224E-03	0.54		8.644E-04	0.30	
M_XIDEPRES23	-1.145E-03	-0.71		2.489E-03	0.39		2.859E-04	0.10	
M_XBMIBT23	4.093E-04	0.41		8.800E-04	0.18		6.915E-04	0.26	
M_XBMIWS23	-6.286E-04	-0.71		-4.561E-03	-1.04		1.963E-03	0.76	
M_XSMOKNOW23	1.813E-04	0.12		-1.453E-02	-1.19		4.772E-03	2.19	**
M_XNUMADL23	4.923E-04	1.28		-4.240E-03	-1.84	*	5.132E-04	0.46	
M_XNUMIADL23	-3.255E-04	-0.77		4.788E-03	1.93	*	7.368E-05	0.09	
M_XDHLTH23	-2.913E-04	-0.41		-2.793E-03	-0.55		9.917E-04	0.59	

Table A4.2 Non-Liquid Wealth Regressions

(continued)

Variable	Couples		Spouse died		Singles	
	Estimate	t-stat	Estimate	t-stat	Estimate	t-stat
F_XONE1					7.078E-02	11.64 ***
F_XONE2					6.187E-02	10.01 ***
F_XLWLTH12					2.380E-03	1.03
F_XNWLTH12					-1.224E-01	-23.02 ***
F_XQ1112					-7.623E-04	-0.95
F_XQ4112					2.799E-03	3.25 ***
F_XHOODPF12					-1.123E-03	-1.57
F_XCONDPF12					3.685E-04	0.45
F_XDNHOUS12					3.045E-03	3.75 ***
F_XHS12	5.256E-04	0.71	1.855E-03	0.83	1.463E-05	0.01
F_XCOLL12	1.186E-04	0.10	7.709E-03	1.79 *	1.919E-03	1.12
F_XAS701S	1.252E-06	0.00	4.141E-05	0.02	-2.977E-05	-0.02
F_XAS801S	5.094E-05	0.10	-2.549E-04	-0.24	9.964E-06	0.51
F_XAS702S	-1.408E-05	-0.02	1.077E-05	0.00	5.396E-07	0.03
F_XAS802S	2.621E-05	0.03	2.167E-05	0.01	-1.465E-05	-0.04
F_XNEVMARR12					-1.893E-03	-0.37
F_XWIDOW12					-1.588E-03	-0.32
F_XDIVSEP12					-1.915E-03	-0.38
F_XMAGED112	1.087E-05	0.01	1.595E-06	0.00	1.387E-05	0.03
F_XPAGED112	-1.122E-05	-0.03	1.086E-06	0.00	-1.025E-05	-0.03
F_XSMOKEV12	-3.971E-04	-0.47	-3.675E-03	-1.13	1.298E-04	0.18
F_XCANCER12	2.364E-03	2.33 **	-4.431E-03	-1.45	-1.064E-04	-0.12
F_XHEART12	-3.089E-04	-0.30	-5.787E-03	-1.92 *	-5.004E-04	-0.74
F_XSTROKE12	4.672E-04	0.22	-1.081E-03	-0.29	6.581E-04	0.58
F_XLUNG12	-1.205E-03	-0.65	-4.068E-03	-1.03	-1.980E-03	-2.28 **
F_XDIABET12	-4.014E-04	-0.28	7.364E-03	1.72 *	-8.926E-04	-0.95
F_XHIGHBP12	-2.186E-04	-0.24	2.417E-03	1.00	-1.673E-03	-2.52 **
F_XARTHRT12	-2.855E-04	-0.18	2.866E-03	0.91	-7.754E-05	-0.10
F_XINCONT12	1.191E-03	1.35	-1.767E-03	-0.69	4.904E-04	0.59
F_XFALL12	4.425E-04	0.44	2.888E-03	0.96	8.018E-04	0.96
F_XHIPFRC12	5.291E-03	2.45 **	6.571E-04	0.14	-3.992E-04	-0.36
F_XPROXYW12	1.055E-03	0.74	-5.153E-04	-0.12	1.256E-03	0.89
F_XCOGIM12	6.190E-04	0.55	-3.232E-03	-1.00	-8.473E-04	-1.09
F_XPSYCH12	1.411E-03	1.06	2.697E-03	0.53	-1.019E-03	-1.19
F_XDEPRES12	9.554E-04	0.27	-4.170E-03	-0.71	-1.590E-04	-0.17
F_XLOBMI12	1.155E-03	0.46	9.602E-04	0.34	-2.013E-04	-0.20
F_XHIBMI12	3.933E-05	0.02	-8.763E-04	-0.12	-1.377E-04	-0.37
F_XSMOKNOW12	-1.043E-04	-0.02	6.196E-03	0.85	-3.271E-03	-2.01 **
F_XNUMADL12	6.711E-04	0.82	-1.145E-03	-0.13	-4.662E-04	-1.61
F_XNUMIADL12	7.453E-04	0.61	-2.165E-04	-0.06	2.932E-04	0.83
F_XDHLTH12	2.088E-03	1.99 **	1.001E-03	0.28	-1.589E-03	-2.10 **
F_XJCANCER23	3.139E-03	1.85 *	9.568E-03	1.28	-5.181E-03	-2.21 **
F_XJHEART23	3.453E-03	2.26 **	4.810E-03	1.05	-2.062E-03	-1.71 *
F_XJSTROKE23	4.904E-03	1.40	2.258E-03	0.24	-2.129E-03	-1.24
F_XILUNG23	2.415E-03	0.80	-5.858E-03	-0.83	-1.573E-03	-1.13
F_XIDIABET23	-1.429E-03	-0.63	-4.821E-03	-0.84	1.382E-04	0.08
F_XIHIGHBP23	-8.322E-04	-0.58	1.975E-03	0.35	6.331E-04	0.48
F_XIARTHRT23	2.198E-03	1.87 *	-1.093E-03	-0.22	9.348E-04	1.07
F_XJINCONT23	-1.727E-03	-1.97 **	-1.047E-03	-0.28	3.166E-04	0.46
F_XJFALL23	-1.706E-03	-1.44	-4.372E-04	-0.12	1.970E-04	0.28
F_XJHIPFRC23	6.299E-04	0.32	-4.783E-03	-0.52	-1.124E-03	-0.96
F_XPROXYW23	9.801E-04	0.80	-4.369E-03	-0.96	-7.864E-04	-0.68
F_XICOGIM23	-9.269E-04	-0.74	-8.084E-04	-0.24	-1.194E-03	-1.51
F_XIPSYCH23	-4.133E-04	-0.27	-2.725E-03	-0.48	6.970E-04	0.57
F_XIDEPRES23	1.544E-03	0.15	-5.898E-03	-1.44	-2.093E-03	-2.06 **
F_XBMIBT23	3.453E-04	0.04	2.284E-03	0.71	2.604E-04	0.28
F_XBMIWS23	-1.339E-05	0.00	1.154E-03	0.23	-1.021E-04	-0.14
F_XSMOKNOW23	-1.162E-03	-0.15	-5.072E-03	-0.04	3.187E-03	0.09
F_XNUMADL23	-5.098E-04	-0.41	2.223E-03	0.06	5.116E-05	0.00
F_XNUMIADL23	9.396E-04	0.36	-2.486E-03	-0.03	-4.765E-04	-0.05
F_XDHLTH23	-3.573E-03	-0.67	3.908E-03	0.04	4.200E-04	0.03

Table A4.2 Non-Liquid Wealth Regressions

(continued)

Variable	Couples			Spouse died			Singles		
	Estimate	t-stat		Estimate	t-stat		Estimate	t-stat	
CF4	1.322E-01	38.47	***	1.322E-01	38.47	***	-1.826E-03	-0.04	
CF3	-2.603E-01	-85.72	***	-2.603E-01	-85.72	***	5.373E-01	6.41	***
CM4	1.349E-01	6.35	***	1.349E-01	6.35	***	-1.253E-01	-2.44	**
CM3	-2.700E-01	-8.89	***	-2.700E-01	-8.89	***	-3.676E-01	-3.79	***
AM	-2.949E-03	-2.97	***	3.882E-03	5.07	***	-9.286E-03	-2.71	***
AF	-2.376E-03	-3.08	***	4.819E-03	2.49	**	-1.472E-03	-1.00	
C	1.851E-05	25.07	***	1.796E-05	6.53	***	1.855E-05	7.01	***
VARM	-3.857E-08	-0.05		2.701E-08	0.05		9.612E-07	0.18	
VARF	-1.863E-08	-0.39		8.815E-08	0.26		-7.034E-06	-1.68	*
SIGMA	5.732E-03	15.69	***				1.034E-02	4.00	***
THETA	2.316E+00	19.94	***						
RHOM	-5.146E-01	-6.69	***				-8.979E-01	-16.31	***
RHOF	-4.146E-01	-6.41	***				-1.424E-01	-3.56	***

Notes:

Significance levels: * = 10%, ** = 5%, *** = 1%

Prefixes M_ and F_ refer to males and females respectively

For couples and spouse died regressions household-level variables are common for males and females. We report the estimates under the male section.

CF3, CF4 = Third/fourth order Edgeworth expansion terms for females

CM3, CM4 = Third/fourth order Edgeworth expansion terms for males

AF, AM = Estimates of lambda in eqs (15) and (19)

C = Estimate of k^2 in eq (16)

VARM, VARF = Estimates of λ^2 in eq (16) for males and females

SIGMA = Estimate of sigma as defined in page 13 of paper

THETA = Estimate of theta in equation (19)

RHOF, RHOM = Estimate of rho as defined in page 13 of paper

Table A4.3 Liquid Wealth Regressions

Variable	Couples			Spouse died			Singles		
	Estimate	t-stat		Estimate	t-stat		Estimate	t-stat	
M_XONE1	7.858E-02	13.08	***	9.519E-02	5.23	***	7.449E-02	5.66	***
M_XONE2	6.967E-02	11.04	***	7.252E-02	4.18	***	6.107E-02	4.49	***
M_XLWLTH12	-1.493E-01	-28.05	***	-1.569E-01	-10.20	***	-1.572E-01	-13.72	***
M_XNWLTH12	1.860E-02	4.75	***	3.425E-02	2.66	***	3.193E-02	3.50	***
M_XQ1I12	-4.494E-03	-3.93	***	-8.639E-03	-2.45	**	-5.710E-05	-0.02	
M_XQ4I12	8.715E-03	4.78	***	-1.525E-03	-0.26		8.995E-03	3.37	***
M_XHOODPF12	-9.354E-05	-0.05		1.693E-03	0.34		3.782E-03	1.16	
M_XCONDPF12	-7.183E-03	-4.49	***	-2.301E-03	-0.50		-5.691E-04	-0.20	
M_XDNHOUS12	1.568E-04	0.10		8.127E-03	1.92	*	-2.746E-03	-1.13	
M_XHS12	4.882E-04	0.40		5.635E-03	1.69	*	3.884E-03	0.91	
M_XCOLL12	2.159E-03	1.16		8.739E-03	1.29		1.431E-02	2.36	**
M_XAS701S	4.048E-05	0.03		-1.039E-04	-0.04		3.097E-05	0.01	
M_XAS801S	3.271E-05	0.07		2.447E-04	0.20		2.991E-05	0.36	
M_XAS702S	1.842E-06	0.00		-1.278E-05	-0.01		6.742E-05	1.03	
M_XAS802S	7.708E-05	0.06		4.100E-05	0.03		2.270E-05	0.02	
M_XNEVMARR12							1.119E-02	1.41	
M_XWIDOW12							9.923E-03	1.36	
M_XDIVSEP12							1.166E-02	1.46	
M_XMAGED12	2.216E-05	0.02		-7.393E-05	-0.07		3.996E-05	0.03	
M_XPAGED12	7.147E-06	0.02		2.629E-05	0.02		-9.267E-05	-0.05	
M_XSMOKEV12	1.930E-03	1.40		-2.898E-03	-0.70		2.516E-03	0.83	
M_XCANCER12	3.123E-03	1.62		-1.460E-05	0.00		-4.529E-04	-0.16	
M_XHEART12	-8.711E-04	-0.63		-4.465E-03	-1.12		1.145E-03	0.42	
M_XSTROKE12	-1.098E-03	-0.54		-4.178E-03	-0.94		-3.665E-03	-1.03	
M_XLUNG12	2.013E-03	0.88		-1.317E-03	-0.34		-5.164E-03	-1.58	
M_XDIABET12	-2.260E-03	-1.30		-5.320E-03	-1.21		-5.480E-04	-0.16	
M_XHIGHBP12	1.051E-03	0.73		-1.313E-03	-0.39		-2.132E-03	-0.84	
M_XARTHRT12	-5.324E-03	-1.80	*	8.063E-04	0.19		-1.522E-03	-0.50	
M_XINCONT12	-1.222E-03	-0.39		6.171E-04	0.15		-1.909E-03	-0.60	
M_XFALL12	3.784E-04	0.19		3.716E-03	0.71		1.401E-03	0.47	
M_XHIPFRC12	2.349E-03	0.80		-7.168E-03	-0.91		7.812E-04	0.19	
M_XPROXYW12	-4.979E-04	-0.25		2.951E-03	0.72		-5.814E-03	-1.13	
M_XCOGIM12	-1.684E-03	-1.16		-4.677E-03	-1.32		-4.533E-03	-1.94	*
M_XPSYCH12	8.002E-04	0.41		5.978E-03	1.02		3.002E-03	0.84	
M_XDEPRES12	-2.980E-03	-0.58		8.066E-03	1.20		-4.333E-03	-1.39	
M_XLOBMI12	-6.858E-04	-0.23		1.566E-03	0.11		3.503E-03	1.19	
M_XHIBMI12	-3.415E-04	-0.18		1.194E-03	0.24		-1.423E-04	-0.10	
M_XSMOKNOW12	-3.125E-03	-1.22		-3.023E-03	-0.43		1.137E-03	0.29	
M_XNUMADL12	1.022E-03	1.12		-6.118E-04	-0.12		-7.805E-04	-0.79	
M_XNUMIADL12	-2.424E-03	-1.47		-3.760E-04	-0.09		-8.070E-04	-0.71	
M_XDHLTH12	2.151E-03	1.59		2.795E-04	0.06		3.038E-03	1.22	
M_XICANCER23	7.187E-05	0.03		-1.667E-03	-0.15		7.008E-03	1.36	
M_XJHEART23	4.685E-03	2.69	***	-7.949E-03	-0.68		-3.224E-04	-0.11	
M_XISTROKE23	3.526E-03	1.29		1.618E-02	0.67		2.431E-03	0.58	
M_XILUNG23	-3.217E-04	-0.10		-2.533E-02	-1.67	*	-2.799E-03	-0.64	
M_XIDIABET23	1.358E-04	0.04		7.714E-03	0.74		1.570E-03	0.27	
M_XIHIGHBP23	1.118E-04	0.04		-5.170E-03	-0.14		-4.888E-03	-1.20	
M_XIARTHRT23	-5.311E-03	-2.21	**	-8.312E-03	-0.99		-7.137E-03	-2.46	**
M_XIINCONT23	1.920E-03	1.17		3.293E-03	0.45		-7.252E-04	-0.31	
M_XJFALL23	-3.206E-03	-1.68	*	2.035E-02	1.48		-2.693E-03	-0.88	
M_XJHIPFRC23	-8.391E-03	-2.44	**	-3.095E-02	-1.77	*	1.957E-03	0.23	
M_XPROXYW23	-2.179E-03	-1.26		1.247E-03	0.17		1.595E-03	0.38	
M_XICOGIM23	-3.016E-04	-0.19		-5.463E-03	-0.53		8.791E-04	0.29	
M_XIPSYCH23	-1.688E-04	-0.09		6.198E-04	0.04		3.261E-03	0.76	
M_XIDEPRES23	-8.594E-04	-0.34		6.602E-03	0.73		-4.577E-03	-1.24	
M_XBMBT23	-1.275E-03	-0.87		-7.039E-03	-1.27		-9.495E-04	-0.29	
M_XBBIWS23	-3.768E-03	-2.87	***	1.613E-03	0.22		-1.761E-03	-0.55	
M_XSMOKNOW23	4.256E-05	0.01		6.737E-03	0.60		-8.513E-03	-2.25	**
M_XNUMADL23	-3.603E-04	-0.67		-2.210E-03	-0.92		-7.589E-05	-0.06	
M_XNUMIADL23	1.083E-03	1.57		-2.838E-03	-1.03		4.547E-04	0.48	
M_XDHLTH23	1.625E-03	1.30		2.314E-03	0.42		-2.706E-05	-0.01	

Table A4.3 Liquid Wealth Regressions

(continued)

Variable	Couples			Spouse died			Singles		
	Estimate	t-stat		Estimate	t-stat		Estimate	t-stat	
F_XONE1							7.692E-02	10.72	***
F_XONE2							6.557E-02	9.11	***
F_XLWLTH12							-1.242E-01	-20.21	***
F_XNWLTH12							1.747E-02	4.06	***
F_XQ1I12							-1.479E-03	-1.54	
F_XQ4I12							1.084E-02	7.69	***
F_XHOODPF12							-1.147E-03	-1.15	
F_XCONDPF12							-2.242E-03	-2.26	**
F_XDNHOUS12							1.511E-03	1.54	
F_XHS12	2.575E-03	2.07	**	7.210E-03	1.92	*	2.390E-03	1.48	
F_XCOLL12	7.919E-04	0.39		4.168E-04	0.07		2.613E-03	1.18	
F_XAS701S	3.545E-05	0.04		-2.283E-06	0.00		-8.762E-06	-0.01	
F_XAS801S	-1.177E-04	-0.23		-1.951E-04	-0.18		2.217E-05	0.81	
F_XAS702S	-9.850E-06	-0.01		4.319E-06	0.00		1.028E-05	0.48	
F_XAS802S	-4.755E-05	-0.06		1.045E-04	0.06		-1.175E-05	-0.04	
F_XNEVMARR12							6.750E-03	1.08	
F_XWIDOW12							2.997E-03	0.50	
F_XDIVSEP12							1.619E-03	0.27	
F_XMAGED112	-2.632E-05	-0.02		-5.586E-05	-0.04		8.871E-06	0.02	
F_XPAGED112	5.992E-05	0.17		-4.547E-05	-0.04		6.416E-06	0.02	
F_XSMOKEV12	2.563E-03	2.05	**	1.096E-03	0.25		9.704E-04	1.03	
F_XCANCER12	9.244E-04	0.55		-1.778E-03	-0.39		-1.493E-03	-1.20	
F_XHEART12	2.226E-03	1.54		9.067E-04	0.24		1.155E-04	0.12	
F_XSTROKE12	-1.466E-03	-0.52		-2.397E-03	-0.50		7.059E-04	0.49	
F_XLUNG12	-2.758E-03	-1.25		-4.106E-03	-0.68		-1.041E-03	-0.84	
F_XDIABET12	9.632E-04	0.52		6.854E-04	0.13		-2.910E-03	-2.49	**
F_XHIGHBP12	-3.063E-04	-0.24		8.799E-03	2.49	**	-1.213E-03	-1.37	
F_XARTHRT12	2.094E-03	1.13		-1.641E-03	-0.46		-1.174E-03	-1.19	
F_XINCONT12	1.430E-03	1.03		9.947E-04	0.25		9.719E-05	0.09	
F_XFALL12	4.221E-04	0.27		8.095E-04	0.21		2.113E-03	1.82	*
F_XHIPFRC12	5.965E-03	1.97	**	2.992E-03	0.42		2.026E-03	1.25	
F_XPROXYW12	-1.332E-03	-0.53		5.630E-03	1.03		-3.982E-03	-2.00	**
F_XCOGIM12	-2.582E-03	-1.61		-1.104E-02	-2.49	**	-3.009E-03	-3.03	***
F_XPSYCH12	-1.250E-03	-0.74		-2.497E-03	-0.44		1.556E-03	1.28	
F_XDEPRES12	3.616E-05	0.01		4.520E-03	0.73		-2.272E-03	-1.82	*
F_XLOBMI12	9.964E-04	0.39		1.126E-03	0.40		-3.820E-04	-0.36	
F_XHIBMI12	-7.848E-04	-0.32		-6.305E-05	-0.01		-2.726E-04	-0.71	
F_XSMOKNOW12	-1.848E-03	-0.34		-3.655E-03	-0.46		-4.439E-03	-2.08	**
F_XNUMADL12	1.956E-03	1.99	**	-1.546E-03	-0.18		-1.957E-04	-0.50	
F_XNUMIADL12	1.066E-03	0.76		-8.655E-04	-0.23		-1.096E-03	-2.55	**
F_XDHLTH12	1.082E-03	0.71		2.991E-03	0.65		-1.416E-03	-1.53	
F_XJCANCER23	3.445E-03	1.01		-1.507E-03	-0.12		-7.421E-03	-3.15	***
F_XJHEART23	4.166E-03	2.11	**	1.555E-05	0.00		-7.946E-04	-0.50	
F_XJSTROKE23	-4.081E-03	-1.02		-3.045E-02	-2.84	***	-5.548E-03	-2.96	***
F_XILUNG23	-1.868E-03	-0.51		2.879E-03	0.25		1.373E-04	0.08	
F_XIDIABET23	-6.111E-03	-1.73	*	-9.992E-03	-1.22		2.244E-04	0.09	
F_XIHIGHBP23	-1.442E-04	-0.06		2.476E-03	0.36		-1.709E-03	-1.00	
F_XIARTHRT23	5.577E-04	0.34		-7.296E-04	-0.11		-3.527E-04	-0.28	
F_XJINCONT23	3.241E-04	0.23		1.747E-03	0.34		1.634E-03	1.64	
F_XJFALL23	-8.229E-04	-0.50		3.130E-03	0.53		6.865E-04	0.63	
F_XJHIPFRC23	-3.263E-03	-0.96		1.634E-02	1.29		7.131E-04	0.34	
F_XPROXYW23	-1.801E-03	-0.91		-3.240E-03	-0.53		1.588E-03	0.96	
F_XICOGIM23	-9.299E-04	-0.45		5.206E-04	0.08		-3.172E-03	-2.67	***
F_XIPSYCH23	-6.240E-04	-0.29		-8.433E-03	-1.48		-3.580E-04	-0.24	
F_XIDEPRES23	-1.462E-03	-0.14		2.938E-03	0.54		-3.662E-03	-2.48	**
F_XBMIBT23	2.243E-03	0.24		6.417E-04	0.12		-2.485E-04	-0.21	
F_XBMIWS23	-3.516E-03	-0.92		-2.668E-03	-0.44		-3.626E-04	-0.37	
F_XSMOKNOW23	-2.515E-03	-0.31		1.991E-03	0.02		1.420E-03	0.04	
F_XNUMADL23	-7.967E-04	-0.61		2.428E-03	0.06		-7.785E-05	0.00	
F_XNUMIADL23	1.297E-03	0.49		-4.428E-04	0.00		1.517E-04	0.01	
F_XDHLTH23	-3.332E-03	-0.61		-5.785E-03	-0.07		5.877E-04	0.04	

Table A4.3 Liquid Wealth Regressions

(continued)

Variable	Couples			Spouse died			Singles		
	Estimate	t-stat		Estimate	t-stat		Estimate	t-stat	
CF4	1.315E-01	19.05	***	1.315E-01	19.05	***	-2.561E-02	-0.45	
CF3	-2.898E-01	-25.64	***	-2.898E-01	-25.64	***	5.872E-01	6.55	***
CM4	1.097E-01	34.19	***	1.097E-01	34.19	***	-8.447E-02	-0.88	
CM3	-2.336E-01	-72.52	***	-2.336E-01	-72.52	***	-4.655E-01	-3.16	***
AM	-3.017E-03	-3.22	***	4.600E-03	6.48	***	-5.595E-03	-2.43	**
AF	-1.861E-03	-2.56	**	7.459E-03	2.88	***	-1.704E-03	-1.16	
C	3.197E-05	28.24	***	2.610E-05	6.79	***	2.858E-05	8.43	***
VARM	7.167E-08	0.28		1.213E-07	0.28		2.934E-06	0.54	
VARF	3.056E-07	0.32		-2.179E-07	-0.27		-4.445E-06	-0.77	
SIGMA	6.673E-03	26.19	***				7.924E-03	8.10	***
THETA	2.525E+00	19.18	***						
RHOM	-4.521E-01	-7.60	***				-7.061E-01	-8.06	***
RHOF	-2.788E-01	-5.75	***				-2.150E-01	-6.61	***

Notes:

Significance levels: * = 10%, ** = 5%, *** = 1%

Prefixes M_ and F_ refer to males and females respectively

For couples and spouse died regressions household-level variables are common for males and females. We report the estimates under the male section.

CF3, CF4 = Third/fourth order Edgeworth expansion terms for females

CM3, CM4 = Third/fourth order Edgeworth expansion terms for males

AF, AM = Estimates of lambda in eqs (15) and (19)

C = Estimate of k^2 in eq (16)

VARM, VARF = Estimates of λ^2 in eq (16) for males and females

SIGMA = Estimate of sigma as defined in page 13 of paper

THETA = Estimate of theta in equation (19)

RHOF, RHOM = Estimate of rho as defined in page 13 of paper

Table A5 Invariance Tests

	Wealth DF	Total		Non-liquid		Liquid	
		Chisq	P-value	Chisq	P-value	Chisq	P-value
<i>Couples</i>							
All	97	489.81	0.000	341.56	0.000	366.52	0.000
All less SES	90	199.03	0.000	130.72	0.003	252.26	0.000
All male	52	285.27	0.000	239.87	0.000	215.54	0.000
All male less SES	45	70.37	0.009	56.69	0.113	118.34	0.000
All female	52	329.53	0.000	244.09	0.000	205.43	0.000
All female less SES	45	131.43	0.000	70.29	0.009	135.30	0.000
All less Prevalence	57	353.84	0.000	246.49	0.000	226.04	0.000
All less Incidence	57	356.47	0.000	266.43	0.000	233.55	0.000
Only SES	7	152.16	0.000	151.73	0.000	72.15	0.000
Only Male Demographic	5	4.82	0.439	4.83	0.437	5.30	0.381
Only Female Demographic	5	8.88	0.114	3.82	0.575	4.51	0.478
Only Male Prevalence	20	29.69	0.075	29.54	0.078	61.00	0.000
Only Female Prevalence	20	57.03	0.000	29.96	0.071	65.81	0.000
Only Male Incidence	20	32.63	0.037	20.69	0.415	44.28	0.001
Only Female Incidence	20	48.20	0.000	27.29	0.127	52.22	0.000
<i>Spouse died</i>							
All	96	457.91	0.000	327.08	0.000	574.40	0.000
All less SES	89	434.39	0.000	287.30	0.000	518.92	0.000
All male	51	170.46	0.000	171.60	0.000	209.45	0.000
All male less SES	44	159.26	0.000	149.84	0.000	184.26	0.000
All female	52	138.28	0.000	122.25	0.000	194.92	0.000
All female less SES	45	119.10	0.000	75.03	0.003	154.54	0.000
All less Prevalence	56	209.18	0.000	197.49	0.000	274.94	0.000
All less Incidence	57	112.65	0.000	128.70	0.000	139.86	0.000
Only SES	7	12.12	0.097	23.35	0.001	27.51	0.000
Only Male Demographic	5	1.82	0.873	14.88	0.011	5.97	0.309
Only Female Demographic	5	4.57	0.470	2.26	0.812	4.06	0.540
Only Male Prevalence	20	39.07	0.007	46.22	0.001	29.53	0.078
Only Female Prevalence	20	29.17	0.084	26.29	0.157	29.83	0.073
Only Male Incidence	19	75.96	0.000	80.65	0.000	101.56	0.000
Only Female Incidence	20	67.02	0.000	21.59	0.363	98.61	0.000
<i>Singles</i>							
All	110	271.21	0.000	219.78	0.000	215.19	0.000
All less SES	96	107.16	0.205	87.18	0.729	124.60	0.026
All male	55	95.42	0.001	83.09	0.009	85.60	0.005
All male less SES	48	57.42	0.166	42.73	0.688	65.72	0.045
All female	55	173.20	0.000	134.43	0.000	129.09	0.000
All female less SES	48	47.98	0.474	42.98	0.678	57.73	0.159
All less Prevalence	70	206.06	0.000	168.58	0.000	143.90	0.000
All less Incidence	70	214.05	0.000	175.75	0.000	152.58	0.000
Only Male SES	7	19.89	0.006	31.85	0.000	8.66	0.278
Only Female SES	7	97.68	0.000	73.75	0.000	51.23	0.000
Only Male Demographic	8	9.12	0.332	3.39	0.907	9.61	0.293
Only Female Demographic	8	5.43	0.711	6.42	0.600	10.93	0.205
Only Male Prevalence	20	19.26	0.505	21.44	0.372	26.04	0.165
Only Female Prevalence	20	22.06	0.338	17.30	0.634	21.54	0.366
Only Male Incidence	20	26.52	0.149	15.63	0.739	26.69	0.144
Only Female Incidence	20	19.47	0.491	20.46	0.429	24.14	0.236

Table A6 Causality Tests

		Wealth	Total		Non-liquid		Liquid	
		DF	Chisq	P-value	Chisq	P-value	Chisq	P-value
<i>Incidence</i>								
Couples	Male	20	45.53	0.001	24.66	0.215	41.39	0.003
Couples	Female	20	27.66	0.118	33.81	0.027	20.06	0.454
Couples	Male & Female	40	75.27	0.001	58.76	0.028	62.84	0.012
Spouse Died	Male	20	13.69	0.846	17.40	0.627	18.98	0.523
Spouse Died	Female	20	14.06	0.828	11.29	0.938	18.12	0.580
Spouse Died	Male & Female	40	32.99	0.776	31.96	0.814	40.33	0.455
Singles	Male	20	18.41	0.560	22.37	0.321	18.65	0.545
Singles	Female	20	41.55	0.003	20.32	0.438	40.10	0.005
Singles	Male & Female	40	60.06	0.022	42.92	0.347	58.79	0.028
<i>Prevalence</i>								
Couples	Male	20	32.52	0.038	30.11	0.068	26.60	0.147
Couples	Female	20	18.76	0.537	27.97	0.110	24.18	0.234
Couples	Male & Female	40	57.52	0.036	62.25	0.014	65.66	0.006
Spouse Died	Male	20	13.34	0.862	27.17	0.131	13.06	0.875
Spouse Died	Female	20	15.67	0.737	19.14	0.513	16.20	0.704
Spouse Died	Male & Female	40	32.03	0.811	53.79	0.071	35.42	0.676
Singles	Male	20	18.60	0.548	21.17	0.387	19.44	0.494
Singles	Female	20	49.50	0.000	30.62	0.060	63.89	0.000
Singles	Male & Female	40	68.10	0.004	51.79	0.100	83.33	0.000
<i>Incidence and Prevalence</i>								
Couples	Male	40	82.91	0.000	61.12	0.017	73.84	0.001
Couples	Female	40	47.03	0.207	55.88	0.049	47.74	0.187
Couples	Male & Female	80	134.04	0.000	127.84	0.001	138.24	0.000
Spouse Died	Male	40	39.66	0.486	57.42	0.037	38.66	0.531
Spouse Died	Female	40	44.66	0.282	33.59	0.753	43.05	0.342
Spouse Died	Male & Female	80	98.99	0.074	103.98	0.037	107.16	0.023
Singles	Male	40	34.35	0.722	35.72	0.663	38.21	0.551
Singles	Female	40	87.37	0.000	51.50	0.105	93.12	0.000
Singles	Male & Female	80	123.25	0.001	87.14	0.274	132.94	0.000

Table A7 Model for Income Change

Variable	Couples			Spouse died			Singles		
	Estimate	t-stat		Estimate	t-stat		Estimate	t-stat	
M_ONE	-1.400E-01	-5.47	***	-1.850E-03	-0.02		-1.315E-01	-2.15	**
M_WLTH12	1.302E-01	8.44	***	1.965E-01	2.40	**	5.997E-02	1.48	
M_Q1I12	9.951E-02	15.28	***	7.587E-02	2.61	***	5.977E-02	3.66	***
M_Q4I12	-9.049E-02	-14.98	***	-9.353E-02	-2.57	**	-7.431E-02	-5.76	***
M_HOODPF12	-5.340E-03	-0.63		-4.902E-02	-1.16		7.413E-03	0.45	
M_CONDPF12	-1.204E-02	-1.40		-9.454E-02	-2.43	**	-5.120E-02	-3.07	***
M_DNHOUS12	5.716E-03	0.70		-1.965E-02	-0.57		2.624E-02	1.98	**
M_HS12	5.529E-04	0.09		-2.135E-02	-0.69		7.697E-03	0.61	
M_COLL12	3.076E-02	4.73	***	3.201E-02	0.87		6.725E-03	0.40	
M_AS70S	-1.331E-05	-0.17		1.149E-04	0.24		2.170E-04	1.26	
M_AS80S	1.921E-04	1.17		-4.909E-04	-0.72		-6.279E-04	-2.16	**
M_NEVMARR12							4.780E-02	1.15	
M_WIDOW12							7.115E-02	1.81	*
M_DIVSEP12							7.707E-02	1.89	*
M_MAGEDI12	2.763E-04	1.90	*	-7.159E-04	-1.17		-5.986E-05	-0.19	
M_PAGEDI12	-7.377E-05	-0.47		7.798E-05	0.11		2.746E-04	0.80	
M_SMOKEV12	5.298E-03	0.95		2.176E-02	0.76		4.229E-03	0.33	
M_CANCER12	8.795E-03	1.40		-1.405E-02	-0.46		1.564E-02	1.05	
M_HEART12	3.762E-03	0.74		-6.360E-02	-2.37	**	7.633E-04	0.07	
M_STROKE12	-7.995E-03	-0.87		-3.382E-02	-0.93		-1.735E-02	-0.90	
M_LUNG12	-3.643E-03	-0.49		1.766E-03	0.06		-2.995E-03	-0.21	
M_DIABET12	-1.678E-02	-2.32	**	-5.860E-02	-1.83	*	-3.008E-02	-1.87	*
M_HIGHBP12	8.465E-03	1.75	*	-2.679E-02	-1.05		9.879E-03	0.87	
M_ARTHRT12	1.411E-02	2.22	**	7.785E-03	0.23		1.695E-02	1.24	
M_INCONT12	-2.094E-02	-2.53	**	-3.074E-02	-0.95		-5.180E-03	-0.30	
M_FALL12	-1.582E-02	-1.31		8.594E-02	1.89	*	-1.434E-03	-0.06	
M_HIPFRC12	-3.876E-03	-0.27		-1.061E-01	-1.64		-5.332E-02	-1.84	*
M_PROXYW12	-1.742E-03	-0.19		-1.605E-03	-0.05		-1.412E-02	-0.39	
M_COGIM12	-7.865E-03	-1.08		7.538E-03	0.26		-8.401E-03	-0.55	
M_PSYCH12	-3.638E-03	-0.42		-1.938E-02	-0.42		-1.071E-03	-0.06	
M_DEPRES12	-1.738E-02	-1.24		1.703E-02	0.39		-1.784E-02	-1.01	
M_LOBMI12	-1.570E-03	-0.17		-1.935E-02	-1.12		-5.069E-02	-3.30	***
M_HIBMI12	1.399E-03	1.45		-1.438E-03	-0.31		-1.103E-03	-0.48	
M_SMOKNOW12	1.478E-05	0.00		4.390E-02	1.11		1.955E-02	0.92	
M_NUMADL12	-2.819E-03	-0.86		-4.448E-03	-0.41		-1.816E-03	-0.28	
M_NUMIADL12	4.279E-04	0.12		1.758E-02	1.49		1.456E-02	1.66	*
M_DHLTH12	7.791E-04	0.12		5.302E-02	1.69	*	-6.179E-03	-0.44	
M_JCANCER23	-2.240E-02	-1.95	*	-1.255E-01	-0.78		2.026E-02	0.86	
M_JHEART23	-5.316E-03	-0.53		-1.031E-01	-0.74		-1.370E-02	-0.55	
M_JSTROKE23	5.627E-03	0.42		3.689E-02	0.18		6.049E-04	0.02	
M_ILUNG23	2.725E-03	0.20		a)		1.034E-02	0.33		
M_IDIABET23	2.173E-03	0.14		-1.956E-01	-0.90		-4.848E-02	-1.39	
M_IHIGHBP23	-7.815E-03	-0.72		1.274E-01	0.74		1.319E-02	0.59	
M_IARTHRT23	-4.728E-03	-0.60		-2.076E-01	-2.57	**	1.488E-02	0.77	
M_JINCONT23	5.271E-03	0.70		1.463E-01	2.05	**	-1.501E-02	-0.95	
M_JFALL23	3.987E-03	0.45		-4.029E-03	-0.03		-7.274E-03	-0.38	
M_JHIPFRC23	-5.273E-02	-2.29	**	-1.156E-01	-0.76		1.383E-02	0.31	
M_PROXYW23	-9.584E-03	-1.00		7.401E-02	1.11		3.329E-02	1.30	
M_ICOGIM23	-2.078E-03	-0.28		5.863E-02	0.72		-8.313E-03	-0.50	
M_IPSYCH23	-1.850E-03	-0.21		9.503E-02	0.79		6.399E-03	0.16	
M_IDEPRES23	-1.167E-02	-0.86		7.954E-04	0.01		2.956E-02	1.12	
M_BMITB23	2.397E-03	0.38		-1.103E-03	-0.02		3.411E-02	2.42	**
M_BMIWS23	-1.851E-03	-0.27		9.009E-02	1.10		1.500E-02	1.09	
M_SMOKNOW23	8.627E-05	0.01		-1.455E-01	-1.75	*	-2.120E-02	-0.89	
M_NUMADL23	-6.825E-03	-2.20	**	-1.094E-02	-0.33		-5.202E-03	-0.89	
M_NUMIADL23	1.162E-02	2.91	***	1.631E-02	0.56		9.367E-03	1.30	
M_DHLTH23	3.657E-03	0.62		-7.291E-02	-1.12		-1.569E-02	-1.20	

Table A7 Model for Income Change

Variable	Couples		Spouse died		Singles		
	Estimate	t-stat	Estimate	t-stat	Estimate	t-stat	
F_ONE					-9.918E-02	-2.65	***
F_WLTH12					1.032E-01	5.00	***
F_Q1I12					4.365E-02	7.19	***
F_Q4I12					-9.397E-02	-15.11	***
F_HOODPF12					2.168E-03	0.30	
F_CONDPF12					-3.909E-03	-0.53	
F_DNHOUS12					-4.836E-03	-0.85	
F_HS12	7.877E-03	1.21	2.697E-03	0.09	1.617E-02	2.98	***
F_COLL12	2.829E-02	4.18	8.893E-02	2.11	2.504E-02	3.30	***
F_AS70S	2.292E-05	0.30	-1.245E-04	-0.26	-7.188E-05	-1.00	
F_AS80S	-1.095E-04	-0.53	1.656E-04	0.18	1.568E-04	1.38	
F_NEVMARR12					3.634E-02	1.11	
F_WIDOW12					4.273E-02	1.37	
F_DIVSEP12					3.728E-02	1.16	
F_MAGEDI12	-3.021E-05	-0.22	-1.987E-05	-0.04	1.301E-04	0.96	
F_PAGEDI12	1.135E-04	0.75	-6.191E-04	-0.86	4.311E-05	0.28	
F_SMOKEV12	8.769E-03	1.69	-1.813E-02	-0.66	8.779E-03	1.63	
F_CANCER12	1.378E-02	1.90	-1.397E-03	-0.04	1.084E-02	1.66	*
F_HEART12	8.755E-03	1.48	-2.566E-02	-0.90	-3.381E-03	-0.62	
F_STROKE12	1.789E-02	1.66	-5.919E-02	-1.40	5.376E-03	0.61	
F_LUNG12	-3.357E-03	-0.39	7.423E-02	1.91	2.330E-03	0.30	
F_DIABET12	1.057E-02	1.31	6.574E-03	0.14	2.899E-03	0.36	
F_HIGHBP12	1.385E-03	0.29	-7.531E-03	-0.31	2.045E-03	0.42	
F_ARTHRT12	2.427E-04	0.04	-4.641E-02	-1.54	-5.369E-03	-0.94	
F_INCONT12	5.627E-03	0.91	4.837E-02	1.45	-4.117E-03	-0.67	
F_FALL12	-5.050E-03	-0.59	-4.227E-02	-0.97	-8.470E-03	-1.07	
F_HIPFRC12	2.022E-02	1.63	-5.294E-02	-0.95	-6.940E-03	-0.75	
F_PROXYW12	-5.564E-03	-0.46	-3.186E-02	-0.57	-8.955E-03	-0.69	
F_COGIM12	2.720E-02	3.38	-7.344E-03	-0.24	1.777E-04	0.03	
F_PSYCH12	-7.610E-03	-1.12	-2.360E-02	-0.57	9.911E-03	1.34	
F_DEPRES12	-1.724E-02	-1.79	-2.927E-02	-0.67	-2.776E-03	-0.35	
F_LOBMI12	8.786E-03	2.18	-8.449E-03	-0.57	-5.427E-03	-1.54	
F_HIBMI12	-6.847E-04	-0.94	5.012E-03	0.81	-2.329E-04	-0.28	
F_SMOKNOW12	-1.931E-02	-1.06	-8.261E-02	-1.43	-6.030E-03	-0.50	
F_NUMADL12	7.483E-03	2.21	3.042E-02	1.78	1.179E-03	0.43	
F_NUMIADL12	-1.368E-02	-3.14	-9.812E-03	-0.59	-6.483E-03	-1.81	*
F_DHLTH12	3.132E-03	0.47	1.877E-03	0.06	5.305E-04	0.08	
F_JCANCER23	9.129E-03	0.59	6.112E-03	0.06	-4.306E-03	-0.28	
F_JHEART23	-2.334E-03	-0.22	-1.022E-01	-1.74	-3.577E-03	-0.34	
F_JSTROKE23	-1.882E-02	-1.34	-1.821E-01	-2.54	-6.289E-03	-0.45	
F_ILUNG23	-3.774E-02	-2.03	1.654E-01	1.47	-1.515E-02	-1.00	
F_IDIABET23	1.671E-02	0.91	1.328E-02	0.15	-5.440E-03	-0.35	
F_IHIGHBP23	-7.255E-03	-0.64	-3.908E-02	-0.66	-5.219E-03	-0.51	
F_IARTHRT23	5.389E-03	0.69	-5.403E-02	-0.99	-8.865E-03	-1.25	
F_JINCONT23	1.666E-03	0.28	-1.611E-02	-0.42	1.839E-04	0.03	
F_JFALL23	2.426E-03	0.33	8.784E-03	0.19	-5.505E-03	-0.81	
F_JHIPFRC23	-9.265E-03	-0.41	-3.717E-02	-0.38	-5.146E-03	-0.37	
F_PROXYW23	-9.971E-03	-0.93	1.679E-01	2.84	3.796E-04	0.04	
F_ICOGIM23	-3.030E-03	-0.33	-1.168E-01	-2.81	1.664E-03	0.23	
F_IPSYCH23	4.875E-04	0.05	5.597E-02	1.38	-1.035E-03	-0.09	
F_IDEPRES23	-4.978E-03	-0.42	4.712E-02	1.04	-9.352E-05	-0.01	
F_BMIBT23	-1.167E-02	-1.81	-2.549E-02	-0.66	2.850E-03	0.44	
F_BMIWS23	-8.424E-03	-1.30	-3.978E-02	-1.05	-1.028E-02	-1.62	
F_SMOKNOW23	1.061E-02	0.56	5.467E-02	0.68	-3.899E-03	-0.30	
F_NUMADL23	-5.486E-03	-1.89	3.609E-03	0.26	1.190E-03	0.50	
F_NUMIADL23	5.533E-03	1.43	-1.240E-02	-0.65	4.490E-03	1.53	
F_DHLTH23	-5.095E-03	-0.78	-8.323E-02	-2.23	-5.974E-03	-0.97	

Notes:

Significance levels: * = 10%, ** = 5%, *** = 1%

Prefixes M_, and F_ refer to males and females respectively

For couples and spouse died regressions household-level variables are common for males and females. We report the estimates under the male section.

a) Coefficient not estimated due to collinearity

Table A8. Mobility, Home Ownership, Neighborhood and Dwelling Condition

(Among Couple-Couple Households, Primary Respondent=Females)

<u>Variable</u>	<u>Moved</u>		<u>Homeowner After Move</u>		<u>New Nbd P/F</u>		<u>New Dwelling P/F</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-5.7444	-3.3396	4.9832	1.0290	-5.6228	-0.8820	-3.9620	-0.6326
one2	-3.1791	-2.9660	-3.3733	-1.2334	3.1004	0.6816	-5.3103	-1.1536
logm1	1.2603	2.3283	-1.4751	-0.9689	0.9593	0.4812	0.2901	0.1479
logm2	0.4895	1.5093	1.0382	1.2628	-1.7640	-1.2754	0.6161	0.4463
q1wb12	0.2802	4.5224	-1.2510	-5.8400	0.4536	1.8189	0.7588	3.0492
q4wb12	-0.1487	-2.3342	1.0260	5.7761	-0.4989	-1.4163	-0.0181	-0.0557
q1ib12	0.0273	0.4520	0.0751	0.4226	0.1194	0.5259	0.4769	2.1238
q4ib12	0.1080	1.8697	-0.0288	-0.1773	-0.1977	-0.7063	0.1523	0.5866
hoodpf12	0.0205	0.2633	-0.3316	-1.4556	0.7802	3.1070	0.0270	0.0986
condpf12	-0.0216	-0.2849	0.1062	0.5056	-0.6210	-1.8711	1.2071	5.2830
cwlth23	-0.6991	-3.6372	2.1536	4.2397	-1.8755	-1.8512	-0.3558	-0.3435
male12	-0.1553	-1.5410	0.4603	1.3777	0.5547	1.0382	-3.3080	-0.2303
single12	0.3554	5.0689	-0.7161	-3.8981	0.5451	1.5233	0.9287	2.2177
spdied23	0.2976	2.1909	-0.0175	-0.0562	0.4204	0.8174	-0.4413	-0.6006
msing12	0.0906	0.7230	-0.1713	-0.4433	-0.2480	-0.4086	3.4938	0.2432
mspdie23	0.4799	2.4702	-0.6892	-1.3208	-0.8346	-0.9880	4.4407	0.3086
adl12	-0.0226	-0.8634	-0.0137	-0.1854	0.1042	1.0699	-0.0751	-0.7573
iadl12	-0.0193	-0.5864	-0.1347	-1.3024	0.0650	0.5293	-0.0144	-0.1135
dhlth12	0.0334	0.5786	0.1422	0.8667	0.0865	0.3759	0.2713	1.1833
adl23	0.0047	0.2179	0.1249	2.2120	-0.0213	-0.2675	0.0477	0.5869
iadl23	0.0527	2.0020	-0.2078	-2.6827	-0.0766	-0.7417	-0.1362	-1.2987
dhlth23	-0.0272	-0.4912	-0.4128	-2.6492	0.4317	1.9266	0.0438	0.1951
hmown23					0.5209	2.2281	0.5878	2.4766
hoodpf23							0.4569	1.4232
sadl12	0.0122	0.3187						
siadl12	-0.1069	-1.9792						
sdhlth12	0.1353	1.4170						
sadl23	0.0538	1.7115						
siadl23	-0.0403	-0.8175						
sdhlth23	-0.0473	-0.4527						
Likelihood	-1926.70		-276.24		-110.33		-114.99	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	6006	90.97	380	66.43	538	94.06	527	92.13
Positive	596	9.03	192	33.57	34	5.94	45	7.87

Table A8. Mobility, Home Ownership, Neighborhood and Dwelling Condition

(Among Couple-Couple Households, Primary Respondent=Males)

<u>Variable</u>	<u>Moved</u>		<u>Homeowner After Move</u>		<u>New Nbd P/F</u>		<u>New Dwelling P/F</u>	
	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>	<u>Coef.</u>	<u>T-Stat.</u>
one1	-5.7675	-3.3147	7.5153	1.4942	-7.5994	-0.3587	-1.7935	-0.2773
one2	-3.1292	-2.8622	-2.8431	-1.0182	1.3934	0.0674	-3.7139	-0.7590
logm1	1.2834	2.3508	-2.2035	-1.4166	0.9057	0.4428	0.2509	0.1247
logm2	0.4866	1.4972	0.9431	1.1677	-1.8963	-1.3522	0.7414	0.5063
q1wb12	0.2791	4.5014	-1.2503	-5.8431	0.4882	1.9573	0.7281	2.8077
q4wb12	-0.1597	-2.4982	0.9754	5.5664	-0.5709	-1.6393	0.0019	0.0057
q1ib12	0.0246	0.4074	0.0448	0.2547	0.1151	0.5122	0.5568	2.3798
q4ib12	0.0976	1.6837	-0.0261	-0.1620	-0.1757	-0.6336	0.1927	0.7177
hoodpf12	0.0138	0.1781	-0.3620	-1.5964	0.7920	3.1549	0.0578	0.2039
condpf12	-0.0137	-0.1812	0.1359	0.6601	-0.6338	-1.9108	1.2497	5.2835
cwlth23	-0.7199	-3.7460	2.0401	4.0995	-2.1022	-2.0898	-0.4702	-0.4417
male12	-0.0936	-0.4813	-0.1281	-0.1530	2.2967	0.1140	-5.6469	-0.3424
single12	0.3115	1.6088	-0.9180	-1.1041	2.6763	0.1328	-1.1852	-1.5363
spdied23	0.3518	1.5455	-0.2306	-0.2665	2.5214	0.1251	-2.6192	-2.6120
msing12	0.0303	0.1458	0.4091	0.4763	-2.0113	-0.0998	5.8233	0.3531
mspdie23	0.4311	1.6853	-0.0821	-0.0888	-2.5582	-0.1269	6.8457	0.4145
adl12	-0.0503	-1.8678	-0.0415	-0.5286	0.0606	0.6032	-0.0722	-0.7095
iadl12	-0.0326	-0.9815	-0.1123	-1.0636	0.0628	0.5205	-0.0048	-0.0369
dhlth12	0.1252	2.1999	0.1435	0.8873	0.0187	0.0819	0.3001	1.2758
adl23	0.0155	0.7174	0.1123	1.9999	-0.0173	-0.2184	0.0411	0.4968
iadl23	0.0587	2.2340	-0.1970	-2.6336	-0.0628	-0.6348	-0.1286	-1.2141
dhlth23	-0.0733	-1.3266	-0.3680	-2.3413	0.5297	2.3443	0.0502	0.2173
hmown23					0.5686	2.4377	0.6371	2.6019
hoodpf23							0.4575	1.3976
sadl12	0.0497	1.3464						
siadl12	-0.0785	-1.4815						
sdhlth12	-0.1642	-1.6278						
sadl23	0.0463	1.4473						
siadl23	-0.0408	-0.8211						
sdhlth23	0.1368	1.2897						
Likelihood	-1923.10		-280.15		-110.51		-110.36	
<u>Observations</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>	<u>Count</u>	<u>Percent</u>
Negative	6002	90.97	380	66.43	538	94.06	527	92.13
Positive	596	9.03	192	33.57	34	5.94	45	7.87