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Adaptation To Disability - Evidence From the UK Household Longitudinal Study

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Adaptation To Disability - Evidence From the UK Household Longitudinal Study

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November 3, 2019

Abstract

Do people adapt to disability? Little work has examined hedonic adaptation to disability, especially by looking at physical and mental disability separately. This study is the first to investigate the effect of physical, mental, and general disability on subjective well-being (SWB) and focus on the phenomenon of hedonic adaptation, conditional on an observed reduction in SWB at onset of disability, and its heterogeneity across age at onset and gender. Using a fixed effects (FE) lag model, this study analyses data from the UK Household Longitudinal Study (UKHLS) 2009-2018. The main sample in this study is restricted to only those individuals who reported a drop in SWB at onset. Furthermore, the analysis looks at heterogeneity across genders and age at onset. The results show that mental disability has larger negative impacts on SWB than physical disability. There is evidence of partial adaptation (20% to 80%) to both physical and mental disability at three years or more after onset conditional on an observed reduction in SWB at onset. Regarding adaptation after onset, across most age groups, there is no evidence for adaptation to disability. The exception is the youngest onset group, which partially adapt to general disability after three or more years after onset. There appears to be no difference in hedonic adaptation to physical and mental disability by gender.

Keywords: Adaptation; Well-being; Subjective Well-being; Disability; General Disability; Physical Disability; Mental Disability; Life Satisfaction

JEL classification: D63; I3; I31

1 Introduction

Measuring well-being has been a long-standing interest of economists, psychologists, political scientists and policy-makers. The main interest is to compare the average welfare levels of people, for example, within individuals over different points in time given exposures to different life events. While a number of studies analyse the effects of different life and labour events on individual SWB, fewer studies analyse onset of disability that can potentially influence individuals' lives in both the short-term and long-term (see Freedman et al., 2012; Pagan, 2011; Santilli et al., 2014; Emerson et al., 2014). Especially, when looking for evidence of adaptation to disability, there are only a handful of existing studies, for example, Oswald and Powdthavee (2008), Powdthavee (2009), Pagan (2010), and Pagan (2012).

The literature on adaptation to disability is not very large, and the evidence is also mixed. Furthermore, most of the studies in the field of adaptation and disability look at disability in general (see Pagan, 2010, 2012) and categorise disability in terms of severity, without distinguishing between different kinds of disability (moderate/mild disability and severe disability) (see Oswald and Powdthavee, 2008; Powdthavee, 2009). To the best of my knowledge, there are no studies that break disability down into physical and mental disability.

The main objective of this study is to analyse SWB of individuals when they acquire physical or mental disability and how this changes over time as they remain disabled.

There are four main research questions in this study:

(i) Is disability contemporaneously correlated with SWB?

(ii) Do people adapt to disability over time?

(iii) Do the above effects differ between physical and mental disabilities?

(iv) Is there heterogeneity regarding effects of disability on life satisfaction and adaptation afterwards across age at onset and gender?

This study will make two contributions to the literature. Firstly, by categorising disability into physical and mental disability, the analysis in this study is the first of its kind that tests for the effects of different types of disabilities and seeks to determine if differences exist in well-being trends and adaptation to disability between these types. Secondly, the study takes into account heterogeneous effects of disability across age at onset and gender, which could affect their adaptation to disability.

The remainder of the paper is organised as follows. Section 2 summarises previous work in the

literature. Following that, Section 3, Data and Definitions, explains the data and definitions of the main variables, while the Methods section (Section 4) describes the econometric techniques used. The results are presented in Section 5, which is followed by Conclusion (Section 6).

2 Literature Review

In a classical study on adaptation, Schkade and Kahneman (1998) argue that adaptation occurs when humans gradually pay less attention to their new circumstance over time. Like all other adaptation processes such as sensory adaptation, hedonic adaptation, the focus of this paper, abates the emotional reactions over time Frederick and Loewenstein (1999). This process is argued to enable humans to "discriminate between more and less significant stimuli" (Lyubomirsky, 2011, p. 220). Likening hedonic adaptation to a human's sensory system's adjustment to changes in the amount of light, Rayo and Becker (2007) set out a model explaining how individuals' emotional responses could be designed to behave in a similar way. The sensory adaptation mechanically and automatically reduces human's sensitivity to a constant stimulus, which results in a shift of attention to other things in the environment rather than focusing on one same stimulus. Similarly, human's feeling also continuously "reverts to its long-term level" (Rayo and Becker, 2007, p. 302). In contrast, the 'set-point' theory argues that the fundamental characteristic of hedonic adaptation is the happiness set-points endowed with humans and that this reaction is not similar to the adaptation in the human sensory system (Powdthavee, 2009). In this view, hedonic adaptation involves explanation and is not mechanical and automatic as in sensory adaptation.

Turning to the empirical literature, there is an extensive literature in adaptation to life events. In two classic studies on adaptation, the authors find that people may experience significant effects of life events such as winning lottery, marriage, divorce or unemployment, over time, they adapt to not only negative but also extremely positive changes in life circumstances (see Brickman and Campbell, 1971; Brickman et al., 1978). Investigating the psychological effects of unemployment on SWB, Clark et al. (2001) and Clark (2006) confirm the negative effects of unemployment on SWB, however, little evidence of adaptation to unemployment has been found. Other papers have examined adaptation to changes in marital status including marriage, divorce, and widowhood such as Lucas et al. (2003), Lucas (2005), Lucas and Scollon (2006), Zimmermann and Easterlin (2006), and Gardner and Oswald (2006). The evidence for adaptation to marital events are mixed between

no adaptation, partial adaptation and full adaptation across different panels and techniques used.

The literature also explores both adaptation and anticipation to various life events. For example, Clark et al. (2008) propose FE lag and lead models to test separately for both men and women whether individuals return to the initial levels of life satisfaction after some life and labour market events. It is noted that the "anticipation" in this context is captured by leads variables referring to future events or prediction. Adaptation is confirmed if SWB levels revert to just-before-event levels because anticipation and adaptation are examined in two separate models. The results show evidence for complete adaptation and anticipation effects in marital transitions but little evidence of adaptation to unemployment. Later, Clark and Georgellis (2013) employs both leads and lags in a contemporaneous model in which both adaptation and anticipation are included in one model for each event. In general, there is evidence for both anticipation and adaptation to all major events. Adaptation is confirmed if well-being levels revert pre-anticipation level rather than just-before-event levels.

Despite a large literature in adaptation to life events, fewer studies have examined disability as an event that can potentially affect SWB. With regards to disability and adaptation, the two popular methodologies that have been used are Hierarchical Modelling (HL) and FE Models. Using HL and Non-linear Modelling techniques to analyse GSOEP and BHPS, Lucas (2007) includes in the analysis only individuals who remain disabled for at least three years after onset of disability. The results reveal that there is no evidence for adaptation when examining life satisfaction, and some evidence for partial adaptation over at least three years after onset when SWB is measured by psychological distress. Later, Anusic et al. (2014) replicate this study on the Swiss Household Panel (SHP). They find similar results compared to Lucas (2007). Using the same techniques, Boyce and Wood (2011) focus on whether pre-disability personality determines if individuals would adapt to disability. In line with previous studies, Boyce and Wood (2011) confirm negative effects of disability on SWB. They find evidence for some adaptation after four years after onset and indicate that personality prior to disability may influence individuals' adaptation to disability.

Another strand of studies on adaptation of well-being measures to disability apply FE models (see Oswald and Powdthavee, 2008; Powdthavee, 2009; Pagan, 2010, 2012). Oswald and Powdthavee (2008) explore the relationship between disability and life satisfaction using Random Effects (RE) and FE models. In this study, the disabled population is divided into two groups (severe disability and moderate disability), which experience different degrees of adaptation. Oswald and Powdthavee

find evidence for partial hedonic adaptation of approximately 30% and 50% for severe disability and moderate disability, respectively. Following the method developed by Clark et al. (2008) and using the same disability categories in Oswald and Powdthavee (2008), Powdthavee (2009) looks for adaptation and anticipation to disability in the UK using BHPS. Overall, hedonic adaptation to mild disability regarding satisfaction with housing, partner, social life, and use of leisure time is full within two years, except for health and income domains, which need three years to complete. Severely disabled people, however, do not adapt after four years following onset. Regarding lead effects, evidence for anticipation in some domains are similar regardless of severity. Pagan (2010) analyses the degree of adaptation and anticipation of individuals to disability and finds evidence for full adaptation to onset of disability after six or more years that an individual remains disabled. He also highlights that life satisfaction anticipates disability onset in the future. Applying the same approach on a sample of German working-age males (aged 21-58), Pagan (2012) analyses lag and lead effects of disability on satisfaction with life and five domains including health, household income, housing, job, and leisure. The main findings show evidence for full adaptation to disability after five years when using life satisfaction as the SWB measure. Also, it is evident that individuals completely adapt to disability in terms of satisfaction with household income and housing (after five years) and leisure (after three years). However, in the other domains of satisfaction, there is only evidence for partial adaptation of 40% and 50%.

In summary, previous studies confirm an unequivocal negative relationship between disability and individual SWB. However, the evidence for adaptation to disability is still mixed between no adaptation, partial adaptation and complete adaptation depending on which data are used, the length of the panel datasets and the techniques used. In general, at around three years after onset, there is evidence of little adaptation to disability measured in terms of overall life satisfaction, especially severe disability.

3 Data and Definitions

This paper uses all ten waves currently available of the UK Household Longitudinal Study – UKHLS, covering the period 2009 – 2018. It is emphasised that (a) the paper uses observations from only those individuals who at some point report having a disability, and amongst these, (b) the analysis

is restricted to those for whom there is at least one observation prior to onset.[1]

The study draws on three survey questions asked in all rounds of the UKHLS to define disability and the two types of disability. These are:

(i) *"Do you have any long-standing physical or mental impairment, illness or disability?"* (Yes/No)

(ii) *"During the past four weeks, how much of the time have you had any of the following problems with your work or other regular daily activities as a result of your physical health?"* (Physical health limits amount of work)

(iii) *"During the past four weeks, how much of the time have you had any of the following problems with your work or other regular daily activities as a result of any emotional problems?"* (Mental health meant accomplished less). Options of the last two questions are: (1) All of the time; (2) Most of the time; (3) Some of the time; (4) A little of the time; and (5) None of the time. The first four options are grouped as "Yes, physical/mental health limits amount of work" and the last one is "No, physical/mental health does not limit amount of work".

The definition of 'general disability' in this study refers to the condition of individuals who self-report long-term sickness or disability, which is different from previous studies using the BHPS (see Oswald and Powdthavee, 2008; Powdthavee, 2009). In the BHPS the variable identifying disabled people is embedded in a question on the respondent's labour market status[2]. Using the answer to this question to capture disability implies equating disability with inability to work, and therefore, does not account for individuals who have a chronic health problem but are in work or are retired. Indeed, from 2009 to 2018, there are 124,417 person-year observations of disability based on the first question (from the Disability Module), while only 12,789 person-years are defined as 'disabled' based on the labour status question.

'Physical Disability' is used when someone reports that he or she has a long-term illness or disability (i) that stems from their physical health conditions limiting their formal work and daily activities (ii). Similarly, 'Mental Disability' is defined as having long-standing illness, impairment or disability (i) in which mental health issues hinder work and daily life (ii).[3]

It is often believed that mental health is associated with SWB (see Stephens, 1988; Clark and Georgellis, 2013), which in this study, is measured by life satisfaction. Therefore, it is important to

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[1]Descriptive statistics are reported in Table B1.

[2]Respondents are asked to select one of the options for this question: self-employed, in paid employment (full or part-time), unemployed, retired, on maternity leave, looking after family or home, full-time student, long-term sick or disabled, on a government training scheme, unpaid worker in family business, and doing something else

[3]Cross-tabulations of General Disability, Physical Disability and Mental Disability are reported in Table B2.

note that the correlations between life satisfaction and mental disability as well as the duration of mental disability are negative as expected but not particularly high (absolute coefficient is < 0.2.

'Onset of disability' is simply a term capturing the experience of becoming disabled. Regarding adaptation, observations from individuals with onset of disability provide more meaningful information than those with an ongoing disability, as it is possible to track the former before, at and after becoming disabled. The latter group, on the other hand, provides no information prior to the onset of disability or the duration since onset, so they may have already adapted to their disability, but this is unobservable.

In this study, 'age at onset' is determined by the age of respondents when they transition into disability (when their answers for the question of whether they have long-term disability or sickness changes from 'no' to 'yes') in the panel. The groups are divided based on three tertiles of the distribution of age at onset in order to test for the differences in the effects of disability on SWB and the adaptation process that people may have over time.

For the purpose of this paper, 'adaptation to disability' is understood as the hedonic adaptation process. Hedonic adaptation is captured by changes in SWB measured by life satisfaction and overtime they go back to their baseline levels of life satisfaction before onset. It is noted that the recovery from the disability is conceptually not adaptation as one cannot observe the two separately. Therefore, observations with recovery from disability are not included in the analysis. Where an individual experiences more than one episode of disability, each is treated as separate incidents.

4   Methodology

While in psychology, life satisfaction scores are usually considered cardinal (see Schwarz, 1995; Ng, 1997), economists often treat SWB measures as ordinal since SWB is often used as proxy utility (see van Praag, 1991; Ferrer-i Carbonell and Frijters, 2004). In this paper, the answers to the question of satisfaction are treated as cardinal constructs in all regression models, because (1) the interpretation is simpler compared to ordinality, and (2) the estimation results are almost not influenced by the assumption of cardinality or ordinality of the satisfaction scores (see Ferrer-i Carbonell and Frijters, 2004; Clark et al., 2008; Clark and Georgellis, 2013). This assumption is also in accordance with previous studies in disability and life satisfaction (see Oswald and Powdthavee, 2008; Powdthavee, 2009; Pagan, 2010, 2012).

The main analysis in this paper does not investigate the anticipation effects of disability due to two reasons. First, anticipation is relevant in the analysis of changes in SWB from different life events as somehow people expect them to happen (see Clark et al., 2008; Clark and Georgellis, 2013). However, regarding disability, in reality, it is not often predictable if disability is a result of accidents. Therefore, anticipation or lead effect is not of interest in this study. Second, due to the relatively short panel used (ten years only) compared to other existing studies (Powdthavee, 2009; Pagan, 2010, 2012), it is not practically possible to include both lag and lead effects in the study. Having both anticipation and adaptation in one model will result in a very small sample. However, one of the robustness check will look into both anticipation and adaptation to disability with leads up to two years prior to disability.

Applying the FE estimator and following Clark et al. (2008) and Clark and Georgellis (2013), both contemporaneous effects of disability and adaptation to disability are modelled by estimating a regression of the form:

$$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it} \tag{1}$$

Where the subscript it captures the variation in the variables across individual i and time t. The dependent variable, Y refers to SWB measured by life satisfaction. Equation (1) includes characteristics varying across both time and individuals estimated by coefficients β and γ, respectively. C is a vector of standard controls (personal and household controls) which are usually used in most of the existing studies on well-being (see Clark et al., 2001; Oswald and Powdthavee, 2008; Clark et al., 2008; Powdthavee, 2009; Pagan, 2010, 2012; Clark and Georgellis, 2013) and L is the total number of controls. The C_{it} vector includes dummies for marital and labour force status, levels of education, the number of children in the household, and age groups, monthly household income per capita (in logarithm), and a full set of 12 regional dummies and ten year dummies. The set of D_{it} captures the different durations of disability. ϵ_{it} is the error term capturing all other possible factors which are not included in the equation but would affect the outcome Y_{it}.

Following Powdthavee (2009) to apply in a relatively short panel for adaptation analysis, there are four dummies (D_{0it} to D_{3it}) for durations of general disability, physical disability and mental disability up to three years or more. The dummies here are generated as four groups reflecting the duration of the current disability episode. In particular, D_{0it} is a dummy for onset, D_{1it} is for an

ongoing spell between one and two years, D_{2it} is for an ongoing spell between two and three years, and D_{3it} is for ongoing spells of three years or longer. γ_0 to γ_3 are their respective coefficients. If one becomes disabled in time period t, D_{0it} equals to one, and all the other D-dummies equal to zero. If one becomes disabled in $t-1$ and if one is still disabled in t, then $D_{1it} = 1$. If one is disabled for two to three years, that individual is disabled in time periods t, $t-1$ and $t-2$ ($t-2$ is onset point in this case), then $D_{2it} = 1$. If an individual has more than one episode of disability, then the next onset is also captured as $D_{0it} = 1$. In this study, the above equation is analysed separately for general disability, physical disability and mental disability.

Applying the methodology in Clark et al. (2008) and Clark and Georgellis (2013) to test for adaptation, the baseline in the main analysis is the SWB level before onset of disability. It is expected that there is a large negative and significant effect of D_{0it}, which would indicate a decrease in SWB within the year of becoming disabled. If there is no adaptation to disability and the level of SWB remains steadily low while the individual is disabled, then all of the γ would take approximately the same negative value. According to Clark et al. (2008), if there is adaptation over time, later γ will show less impact (i.e. less negative effect) – individuals returning from disability. 'Partial adaptation' is defined as the process satisfying two conditions: (1) the last γ is significantly different from zero and shows less effect than the first one ($\gamma_{3it} < 0$ and $\gamma_{3it} > \gamma_{0it}$) and (2) the coefficient related to the longest duration (three years or more) is significantly different from the one related to onset (Clark and Georgellis, 2013). The reason for the second condition is that, although the coefficients of later lags may become less negative, the changes could be very small or they may not be significantly different from the coefficient related to onset. This practically does not mean "partial" adaptation since SWB would not on average change significantly from the year of onset. If there is full adaptation, the coefficients of longer durations (later values of γ) would be insignificant, implying that over time, the disability will cease to have any negative effect on life satisfaction (e.g. a non-significant γ_{2it} implies full adaptation after two years).

It is important to note that there are different trajectory types describing the dynamics of disability. Trajectories here are determined based on whether an individual is disabled ($D_{it} = 1$) or non-disabled ($D_{it} = 0$) over the ten years of the panel (e.g. individuals who have a single long consecutive spell of disability may have trajectories such as 01111111 or 00111111, where 0 represents not being disabled and 1 represents being disabled). Following the approaches of Gardiner and Hills (1999), Burkhauser and Daly (1996) and Burchardt (2000), the trajectory types of disability were

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defined based on the distribution of the duration of episodes and the repetition of spells for disability and both types of disability (e.g. 000111000 is short consecutive, and 00101010 is short repeated). If an individual who was already disabled at their first interview in the panel recovers and then experiences further episodes of disability, the second episode onwards are included in the analysis (e.g. a respondent with the trajectory '11101111' is included in the model for the episode starting at wave 5).

It is worth acknowledging there is measurement error caused by the timing of interview dates. Although trajectory, for example, 00011110 will be treated as one long episode of disability, this may include somebody who moves in and out of disability and experiences multiple episodes of short-term disability but being disabled at four consecutive interview dates. Similarly, 00000000 will be treated as never disabled, but may include somebody who experiences multiple episodes of severe disability between interview dates.

Regarding Sub-sample estimations, in order to better understand adaptation to disability (the second research question), the main sample, which includes observations with pre-onset information, is restricted to only those individuals who reported a drop in the level of life satisfaction at onset of disability. The main reason behind this is because if reported life satisfaction does not go down, there is no scope to capture adaptation to disability. The two Sub-samples of disability are further restricted from the main sample to include those reported a drop in life satisfaction at the beginning of onset of disability as follows:

(i) *Sub-sample 1*: includes all individuals that report a reduction in life satisfaction levels at onset of disability compared to one year before.

However, there are respondents that had missing values of life satisfaction one year before onset of disability but reported a drop in life satisfaction at onset compared to the average level of all years before that. Sub-sample 2 is created to include those individuals.

(ii) *Sub-sample 2*: consists of all observations that report a reduction in life satisfaction levels onset of disability compared to the average level of satisfaction with life of all years before becoming disabled.

Figure A4 summarises the sampling process and the number of observations in main samples and two Sub-samples of general disability, physical disability and mental disability. The number of observations that did not report a reduction in life satisfaction at onset of disability is higher than the figures for those reporting a drop in all disability categories. There are two possible reasons, (1)

one point decrease in life satisfaction is too crude (e.g. a person who felt and reported life satisfaction of 5 prior to disability felt around 4.6 in post-disability stage, so she also reported 5, which shows no change in SWB), and (2) individuals may not feel less satisfied (e.g. a person who always feel and report life satisfaction of 5 in both prior and post-disability stages).

In Sub-sample 1, due to missing value of one-year-pre-onset life satisfaction, many observations are excluded, which are 31,283 observations in the category of general disability, 12,664 observations in physical disability and 12,801 observations in mental disability. Although Sub-sample 2 includes some of the observations that are excluded in Sub-sample 1, there are still many missing values in this Sub-sample. From the main sample to Sub-sample 2, item non-response for life satisfaction is 26,808 for those with general disability, 10,747 observations in physical disability, and 10,826 observations in mental disability. These excluded observations are the result of missing the average value of satisfaction in all years before onset.

For comparative purposes, Figures 1, 2 and 3 display the dynamic effects of general, physical and mental disability on life satisfaction in the main sample and Sub-samples 1 and 2. In all graphs, the average value is the mean life satisfaction prior to onset of the disability. Different regressions are run using the main sample and two Sub-samples for general disability, physical disability and mental disability with the full set of controls.

In addition, the model using equation (1) is repeated by gender and age at onset categories. FE regressions are run separately for males, females and each age category using the main sample.

5   Empirical Results

To start with the analysis, Table 1 shows the regression results for main samples and Sub-samples in general disability, physical disability and mental disability[4]. Overall, disability regardless of type shows negative effects on life satisfaction over time, which is expressed by significant negative coefficients related to durations of disability.

In the main sample of general disability (Reg 1), after a drop by around 0.1 point in life satisfaction on a scale of one to seven at onset of general disability, life satisfaction further decreases in one to two years after that. Around two to three years and three or more years since onset, SWB seems to be less negatively affected ($\gamma_2 = -0.095$ and $\gamma_3 = -0.088$, which is less negative than

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[4]Full regression results are in Tables C1, C2, C3

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$\gamma_1 = -0.099$). However, when comparing the regression coefficients, γ_2 and γ_3 are not significantly different from γ_1, which implies no evidence of adaptation to general disability. In Sub-sample 1 (Reg 2, those with reduced life satisfaction at onset compared to T = -1), after a large drop at onset, the levels of life satisfaction increase slightly after one to two years of being disabled but then stabilise. Comparing the coefficients related to disability onset and the longest duration, the latter refers to slightly less negative impact. There are significant differences between the coefficients related to onset and being disabled for three or more years in this model. This implies that there is evidence for partial adaptation to general disability of almost 35% after three or more years. The trend is similar in Sub-sample 2 (Reg 3, those with reduced life satisfaction at onset compared to T < 0), $\gamma_0 = -0.928, \gamma_3 = -0.163$, and for both $p - value < 0.001$, except that the degree of adaptation, in this case, is much higher, at approximately 84%.

An examination of the effects of physical disability on life satisfaction in the main sample (Reg 4) confirms the negative effect of physical disability on SWB as all coefficients related to lags of physical disability from one year to three or more years are negative and significant at 0.1%. After the first drop in life satisfaction at onset ($\gamma_0 = 0.154, p - value < 0.001$), levels of satisfaction with life overall show a downward slope but the decrement does not continue. There is a dip (i.e. being physically disabled for one to two years has the most negative effect on SWB compared to other durations) followed by a plateau (i.e. $\gamma_2 = \gamma_3 = -1.187$ at $p - value < 0.001$). Therefore, no evidence of adaptation to physical disability is confirmed after three or more years following onset. Similar to the results in the main sample, becoming physically disabled is associated with lower levels of SWB in Sub-sample 1 (Reg 5) and Sub-sample 2 (Reg 6). However, after three years or more, SWB does not fully recover to its baseline level ($\gamma_3 = -0.992, p - value < 0.001$ in Reg 5; $\gamma_3 = -0.270, p - value < 0.001$ in Reg 6). Yet these models show evidence of partial adaptation, with $\gamma_0 - \gamma_3$ in both regressions are significantly different from 0 at the 1% significance level. The degree of partial adaptation ranges between 26.7% and 71.1% across the different Sub-samples.

The results for mental disability are similar. All of the coefficients related to the duration of mental disability are negative and significant at 0.1%. The result from the main sample (Reg 7) shows a small drop in life satisfaction at onset, however, satisfaction levels remain low after three or more years of disability. The coefficients related to being mentally disabled for two to three years and three or more years show less effect on SWB than one related to being disabled for one to two years. Nevertheless, the coefficient reflecting the longest duration of disability is significant and more

negative than the onset coefficient ($\gamma_3 = -0.293$ versus $\gamma_0 = -0.284$, both at 0.1% significance), and therefore, it is concluded that there is no evidence of adaptation to mental disability in the main sample for mental disability. By contrast, in Sub-sample 1 (Reg 8), there is evidence of partial adaptation of 23.9% as the coefficients related to later lags become less negative. Similarly, in Sub-sample 2 (Reg 9), γ_3 is less than a third of γ_0 in absolute terms (with the two coefficients significantly different from each other at the 1% significance level). This is evident that SWB partially adapts to a mental disability over time and that mentally disabled individuals gradually regain slightly above half of the initial loss in life satisfaction after three or more years since onset (at 58.2%).

Table 1: The effects of Disability on life satisfaction - Main Sample and Sub-sample Estimations

	General Disability			Physical Disability			Mental Disability		
	REG 1	REG 2	REG 3	REG 4	REG 5	REG 6	REG 7	REG 8	REG 9
Onset of	-0.099***	-1.352***	-0.928***	-0.154***	-1.354***	-0.933***	-0.284***	-1.399***	-1.026***
disability	(0.01)	(0.02)	(0.02)	(0.01)	(0.03)	(0.02)	(0.01)	(0.02)	(0.02)
Disabled:	-0.116***	-0.833***	-0.363***	-0.194***	-0.917***	-0.435***	-0.386***	-1.085***	-0.648***
1-2 years	(0.02)	(0.04)	(0.03)	(0.02)	(0.04)	(0.03)	(0.02)	(0.04)	(0.03)
Disabled:	-0.095***	-0.835***	-0.237***	-0.187***	-0.930***	-0.359***	-0.315***	-1.041***	-0.492***
2-3 years	(0.03)	(0.05)	(0.04)	(0.03)	(0.05)	(0.05)	(0.03)	(0.05)	(0.05)
Disabled:	-0.088***	-0.884***	-0.163***	-0.187***	-0.992***	-0.270***	-0.293***	-1.064***	-0.429***
3+ years	(0.03)	(0.06)	(0.05)	(0.04)	(0.07)	(0.06)	(0.04)	(0.07)	(0.06)
Constant	5.470***	4.737***	5.246***	5.355***	5.019***	5.881***	5.040***	4.194***	4.783***
	(0.25)	(0.48)	(0.41)	(0.29)	(0.51)	(0.42)	(0.30)	(0.56)	(0.47)
Controls	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Observations	72,538	18,675	25,054	56,698	17,541	22,447	53,885	19,045	23,751

Standard errors in parentheses

Source: The Understanding Society - The UKHLS 2009-2018

$^+$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Note: General disability: REG 1-Main Sample, REG 2-Sub-sample 1 , REG 3-Sub-sample 2

Physical disability: REG 4-Main Sample, REG 5-Sub-sample 1 , REG 6-Sub-sample 2

Mental disability: REG 7-Main Sample, REG 8-Sub-sample 1 , REG 9-Sub-sample 2

Controls include marital and labour force status, levels of education, number of children in the household, and age groups, monthly household income per capita, regional and year dummies and year.

For the analysis of heterogeneity of general, physical and mental disability across age at onset groups, the main samples including all the observations with pre-onset information are divided into three age-at-onset groups of approximately equal size. For the control variables, these models analysing age-at-onset groups control for a polynomial in age and include continuous age, age squared and age cubed instead of dummies for age groups. In the case of general disability, the three age-at-onset groups are 16-44 years old, 45-62 years old and 63 or more years old. In all models for these three age groups, the coefficients related to durations of general disability show expected

results which are reported in Table 2. All groups start with a drop in life satisfaction at onset, but the subsequent trend is different across these groups. Furthermore, where significant, all of the coefficients related to duration of general disability in the oldest groups imply less impact on life satisfaction compared to those of the younger ones. Overall, the results suggest that people with early-onset are the most affected by onset of general disability, but then fully adapt after two to three years following onset. Those with middle-age-onset are less affected by general disability at and after onset compared to those with younger onset. After the first reduction, life satisfaction of people who experience general disability onset between ages 45 to 62 continues to decline within one to two years since onset and then stabilise at lower level than onset, showing no signs of adaptation to general disability. Although people with later-onset at over 60 years old appear to experience the least negative effects of general disability at onset, they do not adapt to general disability. Although the coefficient related to being disabled for two to three years and three or more years become insignificant, they are not significantly different from coefficient related to onset (γ_0). The differences among those groups can be explained as people who become disabled at an early age are more likely to have different experiences than those with later onset. In addition, disabilities often occur as a part of the ageing process which people expect to suffer when they get older. Hence, the oldest group seem to be influenced the least.

In the case of physical disability, age at onset is used to divide the main sample into three groups of: 16-47 years old, 48-64 years old and 65 years old or older. The signs of all coefficients related to duration of physical disability in all three age-at-onset groups are as expected: negative and significant. However, the magnitude of those coefficients does not show much difference between groups. In line with the result of the main sample for physical disability, there is no evidence of adaptation (full or partial adaptation) in any of the three age-at-onset groups. The youngest group experiences the largest drop in life satisfaction at onset implying similar effect of being disabled within one year (onset of physical disability) on SWB. After a large decrease in satisfaction level, although there are some fluctuations in the level of SWB, all the three age groups continue to have low overall life satisfaction (γ_3 in all those models are significant different from zero at less than 5% and show more effect on SWB than γ_0). It it noted that for the early onset group, even though γ_3 is less negative in the magnitude compared to γ_0, they are not statistically different from each other.

Regarding mental disability, the age-at-onset groups are as follows: 16-46 years old, 47-64 years old and 65 or older. Clearly from the result, there is no evidence for either partial or full adaptation

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to mental disability in the middle-age onset group and the late-onset group. In both groups, the coefficients related to the longest duration (mentally disabled for three or more years) are significant at 1-5% and show more negative impact than at onset. In the youngest onset group, after the first drop in SWB at onset, those people experience further reduction in life satisfaction before seeing some improvements. However, there are no significant differences between the coefficients related to disability onset and the longest disability duration in this model, which implies no evidence for adaptation to mental disability after three or more years.[5]

Table 2: The effects of Disability – Groups of age at the onset

	Early onset-G	Middle aged-G	Late onset-G	Early onset-P	Middle aged-P	Late onset-P	Early onset-M	Middle aged-M	Late onset-M
Onset of	-0.143***	-0.085***	-0.050*	-0.181***	-0.157***	-0.122***	-0.346***	-0.314***	-0.179***
disability	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Disabled:	-0.135***	-0.120***	-0.080**	-0.210***	-0.252***	-0.154***	-0.423***	-0.395***	-0.332***
1-2 years	(0.03)	(0.03)	(0.03)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
Disabled:	-0.075	-0.120**	-0.061	-0.175***	-0.222***	-0.192***	-0.303***	-0.306***	-0.318***
2-3 years	(0.05)	(0.04)	(0.04)	(0.06)	(0.05)	(0.05)	(0.06)	(0.06)	(0.06)
Disabled:	-0.071	-0.122*	-0.049	-0.178*	-0.279***	-0.180**	-0.239**	-0.390***	-0.219**
3+ years	(0.06)	(0.06)	(0.05)	(0.08)	(0.07)	(0.06)	(0.08)	(0.07)	(0.08)
Constant	11.018***	5.161	-0.072	6.730***	8.883	4.188	6.732*	2.070	11.490
	(2.11)	(4.42)	(11.01)	(1.99)	(13.28)	(13.89)	(3.09)	(4.97)	(14.69)
Controls	Yes	Yes	Yes	Yes	Yes	yes	Yes	Yes	yes
Observations	23,907	23,623	25,008	18,479	18,601	19,618	17,649	18,181	18,054

Standard errors in parentheses
Source: The Understanding Society - The UKHLS 2009-2018
$^{+}$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$
Note: General disability: Early onset-G (age 16-44), Middle-aged-G (age 45-62), Late-G (age 63+)
Physical disability: Early onset-P (age 16-47), Middle-aged-P (age 48-64), Late-P (age 65+)
Mental disability: Early onset-M (age 16-46), Middle-aged-M (47-64), Late-M (age 65+)
Controls include marital and labour force status, levels of education, and number of children in the household groups,
monthly household income per capita, regional and year dummies and year.

The heterogeneous effects across the sexes are investigated by running separate models for males and females for general disability, physical disability and mental disability, using the main sample (see Table 3)[6]. Regarding general disability, it is clear from the regression results that males experience weaker effects of disability on life satisfaction. For each duration of general disability, the coefficients for men are less negative and significantly different from those for women. Men have full adaptation after two years of being disabled as shown by the non-significant coefficients related to later lags including 'being disabled for two to three years' and 'being disabled for three years or more' (γ_2 and γ_3 are insignificant). Females, by contrast, after the first drop in the level of life satisfaction at onset, experience a further decrease in SWB during one to two years following onset. Although after

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[5]Full regression results are in Tables C4, C5, C6
[6]Full regression results are in Tables C7, 8, 9

that, the effects of disability on females' SWB become less negative, the coefficient of the longest duration remains significant and is more negative than the one for onset, which indicates no evidence for adaptation after three years or more following onset. Therefore, it can be seen that the pattern observed in Reg 1 (no adaptation to general disability in the main sample after three or more years) is more reflective of the females than the males.

In the case of physical disability, similarly, men report smaller decreases in life satisfaction levels following onset compared to their female counterparts. However, all of the coefficients related to the duration of physical disability for both males and females are significant and negative. In addition, the later lags show more effect (i.e. more negative impact) than at onset, which implies that there is no evidence for adaptation to physical disability for either gender after three or more years since onset.

The models for mental disability show that mental disability is associated with lower levels of life satisfaction for both males and females even though this effect is more negative and significantly different from zero for women. Following onset, overall satisfaction with life reported by females remains low, which indicates no evidence that females adapt to mental disability after three or more years following onset. In contrast, in the model for males, after a large drop in life satisfaction levels at onset, SWB level gets worse within one to two years of being mentally disabled, but then start getting better in two to three years and three or more years after onset. However, the coefficient for the longest duration of mental disability from male (γ_3) and the one for onset (γ_0) are not statistically significantly different from each other. Therefore, there is no clear evidence to conclude partial adaptation for males to mental disability after three years or more after onset.[7]

6   Conclusion

This study has examined the relationship between disability and life satisfaction using ten waves of the UKHLS. This study uses a different measure of disability compared to previous studies. The information about long-term disability is extracted from a specific question on health and disability, whereas previous studies define disability through an option of 'long-term sickness or disabled' in

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[7]To check the robustness of the results obtained, some checks are carried out including (1) changing the coding of the two variables for physical and mental disability by grouping different categorical answers, (2) adding leads up to one to two years prior to disability, (3) running the regression on a balanced panel, (4) gradually adding controls to the models using the main sample, (5) comparing pooled ordinary least squared (POLS) and RE estimations, (6) changing baseline by adding observations from individuals who never report disability during the panel. Across all of the checks, the results are confirmed to be robust. See Appendices for more details

Table 3: The effects of Disability on life satisfaction – Genders

	MALE-G	FEMALE-G	MALE-P	FEMALE-P	MALE-M	FEMALE-M
Year became disabled	-0.079***	-0.114***	-0.133***	-0.169***	-0.270***	-0.294***
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Disabled for 1-2 years	-0.072**	-0.148***	-0.150***	-0.225***	-0.368***	-0.395***
	(0.03)	(0.02)	(0.03)	(0.03)	(0.04)	(0.03)
Disabled for 2-3 years	-0.037	-0.135***	-0.185***	-0.189***	-0.293***	-0.325***
	(0.04)	(0.03)	(0.05)	(0.04)	(0.06)	(0.04)
Disabled for 3 years or more	-0.048	-0.116***	-0.202***	-0.178***	-0.262***	-0.308***
	(0.05)	(0.04)	(0.06)	(0.05)	(0.07)	(0.06)
Constant	5.397***	5.501***	5.537***	5.310***	5.119***	5.126***
	(0.36)	(0.33)	(0.40)	(0.41)	(0.43)	(0.40)
Standard Controls	Yes	Yes	Yes	Yes	Yes	yes
Year and Regional dummies	Yes	Yes	yes	Yes	Yes	yes
Observations	31,599	40,938	23,807	32,891	21,761	32,124

Standard errors in parentheses

Source: The Understanding Society - The UK longitudinal study: 2009-2018

[+] $p < 0.1$, [*] $p < 0.05$, [**] $p < 0.01$, [***] $p < 0.001$

Note: General disability: MALE-G and FEMALE-G

Physical Disability: MALE-P and FEMALE-P

Mental Disability: MALE-M and FEMALE-M

Controls include marital and labour force status, levels of education, number of children in the household, and age groups, monthly household income per capita, regional and year dummies and year.

a question related to current labour status (see Oswald and Powdthavee, 2008; Powdthavee, 2009). The derivation of disability in this paper captures more observations of disability than in the previous studies because the labour status question does not include people in work, retirement or in full-time education who have a disability. Especially, there is a current trend in society to increase the labour market participation rate (see ONS, 2019), and one way to do so is to reduce the inactivity rate among disabled people. This may lead to even fewer respondents reporting to have 'long-term sickness or disability' in the current-labour-status question.

The analysis utilises FE lag models following Clark et al. (2008) and Clark and Georgellis (2013) in order to estimate both effects of disability and adaptation to disability. This paper also contributes to the literature by distinguishing between physical disability and mental disability, rather than by dividing disability into moderate, mild and severe disability. Using recent data, the analysis shows that both physical disability and mental disability are associated with a low level of life satisfaction, but mental disability has larger negative impacts on individual SWB than physical disability. However, regarding both types of disability, no evidence for adaptation is found, and three years after onset, the level of SWB remains low. These findings corroborate previous studies (see Pagan, 2010, 2012) as within three years after onset, there is little evidence of adaptation although that these studies use different measures and populations. Complete adaptation to disability using

life satisfaction as SWB measure occurs after at least five years or more since onset (see Powdthavee, 2009; Pagan, 2010, 2012). It is worth noting that the study generated two Sub-samples by restricting the main sample to those who reported a drop in the level of life satisfaction at onset of disability in order to further investigate the effects of onset of disability of SWB. About half of the observations in the main sample did not report a decrease in life satisfaction at onset of disability. The results from the Sub-samples confirm partial adaptation to general disability, physical disability and mental disability.

Furthermore, the study tests for the effects of disability and adaptation by age at onset and by gender. Overall, individuals in the late onset group are least affected by disability, while the effects are generally more negative on the earlier onset groups. There is no evidence for adaptation to physical or mental disability after three or more years for any of the age-at-onset groups.

Regarding gender, females seem to experience more negative impacts of all types of disability on SWB compared to their male counterparts. While males adapt to general disability after two years onset, females remain with low SWB level after three or more years. In the case of physical and mental disability, both genders do not adapt to any types of disability after three or more years being disabled.

Despite several contributions, there are still opportunities for further research. The time dimension of the data utilised in this paper is short compared to other panels used in previous studies. This issue leaves more room for future research on the variation in self-reported life satisfaction before, at and after onset of disability, which requires a longer panel to explore the dynamic aspects of this relationship.

1a) Main Sample   1b) Sub-sample 1   1c) Sub-sample 2

Figure 1: The effects of general disability on life satisfaction

2a) Main Sample   2b) Sub-sample 1   2c) Sub-sample 2
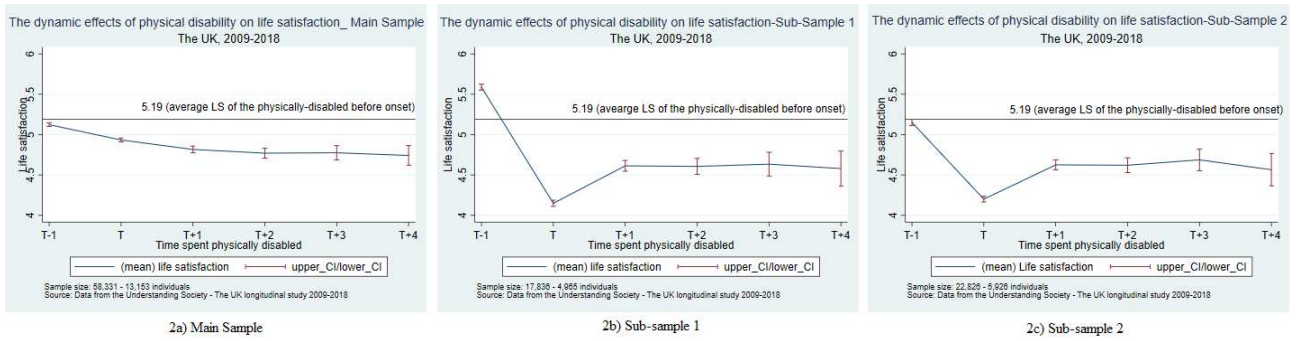
Figure 2: The effects of physical disability on life satisfaction

3a) Main sample   3b) Sub-Sample 1   3c) Sub-sample 3

Figure 3: The effects of physical disability on life satisfaction

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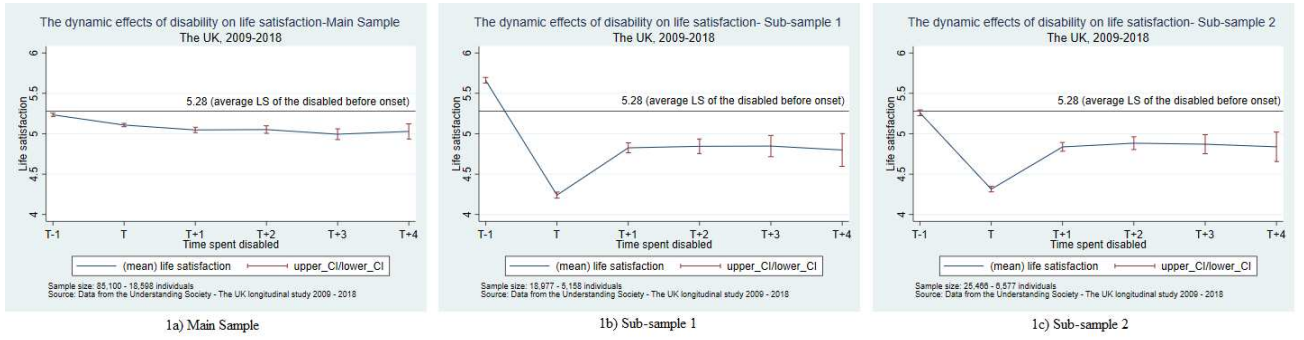
Appendix

Appendix A: Figures
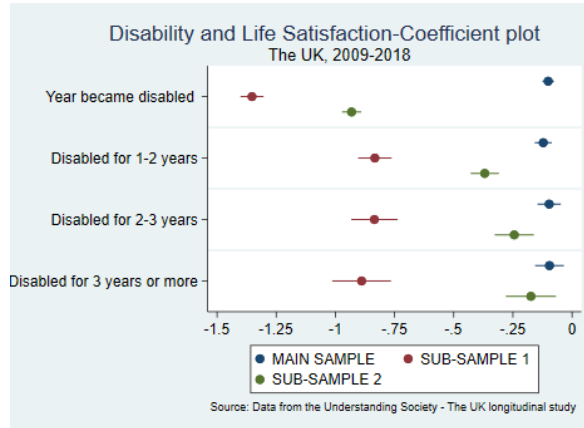
Figure A1: The effects of general disability on life satisfaction - Coefficient Plot

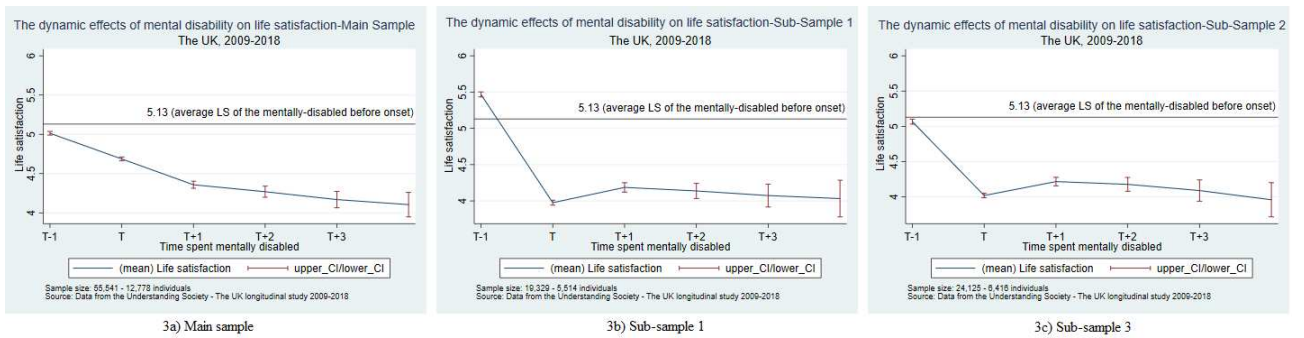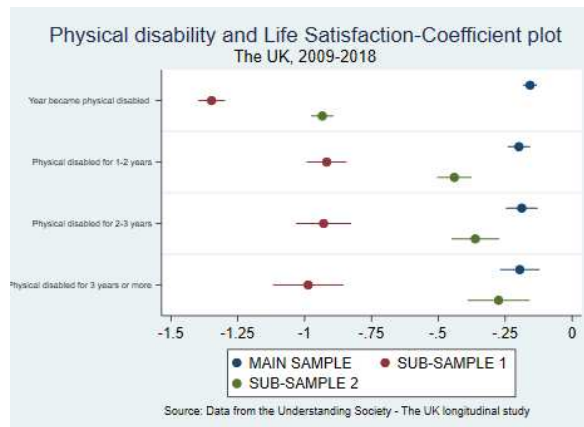Figure A2: The effects of physical disability on life satisfaction - Coefficient Plot
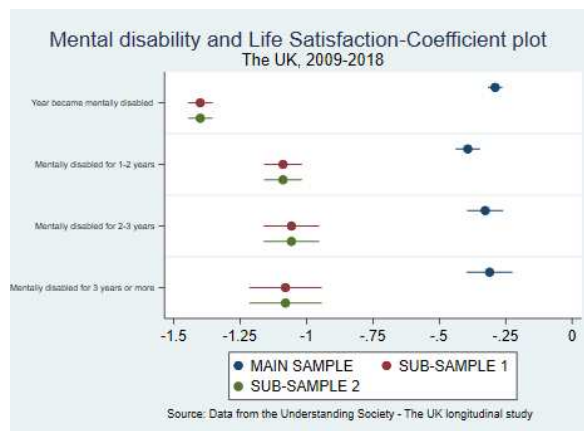
Figure A3: The effects of mental disability on life satisfaction - Coefficient Plot
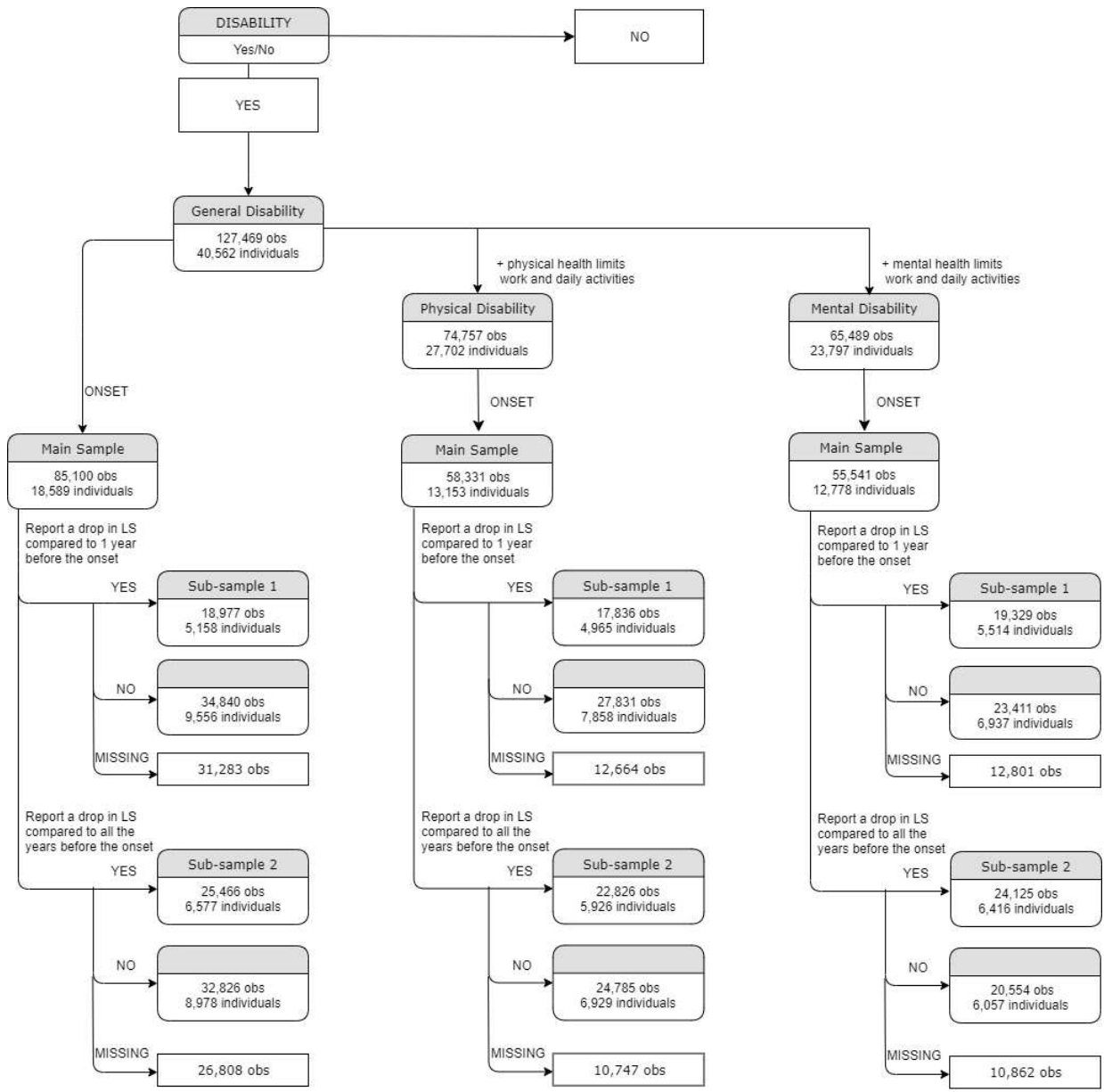
Figure A4: Sampling Process

Appendix B: Descriptive Statistics

Table B1: Descriptive Statistics on The UKHLS Wave 1 – 10 (2009 – 2018)

	Obs	Mean	Std. Dev.	Min	Max
Life satisfaction	301,252	5.177	1.487	1	7
Disabled	301,017	0.344	0.475	0	1
Being disabled within a year	73,787	0.271	0.445	0	1
Being disabled 1-2 years	73,787	0.108	0.310	0	1
Being disabled 2-3 years	73,787	0.054	0.226	0	1
Being disabled 3 years or more	73,787	0.051	0.221	0	1
Always disabled for 8 years	301,252	0.041	0.199	0	1
Always non-disabled across waves	301,252	0.465	0.499	0	1
(no. of years can be less than 7)					
Physically disabled	300,577	0.235	0.424	0	1
Being physically disabled within a year	58,132	0.277	0.447	0	1
Being physically disabled 1-2 years	58,132	0.093	0.290	0	1
Being physically disabled 2-3 years	58,132	0.043	0.204	0	1
Being physically disabled 3 years or more	58,132	0.047	0.212	0	1
Always physically disabled for 8 years	301,252	0.016	0.126	0	1
Always not physically disabled across waves	301,252	0.606	0.589	0	1
(no. of years can be less than 7)					
Mentally disabled	00,522	0.174	0.379	0	1
Being mentally disabled within a year	54,734	0.286	0.452	0	1
Being mentally disabled 1-2 years	54,734	0.082	0.274	0	1
Being mentally disabled 2-3 years	54,734	0.034	0.181	0	1
Being mentally disabled 3 years or more	54,734	0.027	0.162	0	1
Always mentally disabled for 8 years	301,252	0.006	0.079	0	1
Always not mentally disabled across waves	301,252	0.663	0.473	0	1
(no. of years can be less than 7)					
Age	301,064	48.003	18.307	16	103
Age squared	301,064	2639.381	1837.724	256	10609
Age cubic	301,064	159701.2	156135.0	4096	1092727
Log of real household income per capita	298,876	7.092	0.799	-6.605	12.248
Gender					
Female	301,250	0.558	0.497	0	1
Male	301,250	0.442	0.497	0	1
Marital status					
Married	300,829	0.520	0.500	0	1
Cohabit	300,829	0.114	0.318	0	1
Single	300,829	0.225	0.417	0	1
Widowed	300,829	0.058	0.233	0	1
Divorced	300,829	0.065	0.247	0	1
Separated	300,829	0.018	0.133	0	1
Occupation					
Unemployed	300,917	0.049	0.217	0	1
Employed	300,917	0.554	0.497	0	1
Retired	300,917	0.229	0.420	0	1
Not active in labour market	300,917	0.168	0.373	0	1
Highest Education					
A-levels	298,760	0.422	0.494	0	1
No formal qualification	298,760	0.218	0.413	0	1
University Degree	298,760	0.360	0.480	0	1
Household size	300,185	2.881	1.472	1	16
Owned home outright					
Owned home	298,756	0.322	0.467	0	1
Not owned home	298,756	0.678	0.467	0	1
No. of children	300,185	0.582	0.970	0	10
Year	301,252	2012.830	2.371	2009	2018
Region	301,033	6.635	3.197	1	12

Source: The UKHLS conducted by ISER 2009-2018

Table B2: Cross-tabulate between Disability, Physical Disability and Mental Disability in the whole dataset

	Physical Disability		
General Disability	No (0)	Yes (1)	Total
No (0)	203,015	0	203,015
Yes (1)	33,736	73,048	106,784
Total	236,751	73,048	309,799

	Mental Disability		
General Disability	No (0)	Yes (1)	Total
No (0)	202,931	0	202,931
Yes (1)	52,568	54,177	106,745
Total	255,499	54,177	309,676

	Mental Disability		
Physical Disability	No (0)	Yes (1)	Total
No (0)	227,635	8,858	236,493
Yes (1)	27,660	45,228	72,888
Total	255,295	54,086	309,381

Source: Calculation from The UKHLS 2009-2018

Appendix C: Full Regression Results

Table C1: The effects of General Disability on life satisfaction – Main Sample vs Sub-samples

	MAIN SAMPLE	SUB-SAMPLE 1	SUB-SAMPLE 2
Year became disabled	-0.099***	-1.352***	-0.928***
	(0.01)	(0.02)	(0.02)
Disabled for 1-2 years	-0.116***	-0.833***	-0.363***
	(0.02)	(0.04)	(0.03)
Disabled for 2-3 years	-0.095***	-0.835***	-0.237***
	(0.03)	(0.05)	(0.04)
Disabled for 3 years or more	-0.088**	-0.884***	-0.163**
	(0.03)	(0.06)	(0.05)
Log of real household income per capita	0.041***	0.084***	0.058**
	(0.01)	(0.02)	(0.02)
Age: 27-37	-0.128*	-0.122	-0.267**
	(0.06)	(0.11)	(0.09)
Age: 38-46	-0.207**	-0.236	-0.415***
	(0.07)	(0.15)	(0.12)
Age: 47-56	-0.168*	-0.260	-0.373**
	(0.08)	(0.17)	(0.14)
Age:57-66	-0.077	-0.231	-0.219
	(0.09)	(0.19)	(0.16)
Age: 67 or older	-0.034	-0.156	-0.159
	(0.10)	(0.21)	(0.17)
Single	-0.120*	-0.005	-0.116
	(0.06)	(0.11)	(0.09)
Cohabit	0.027	0.094	0.040
	(0.04)	(0.08)	(0.07)
Widowed	-0.287***	-0.242+	-0.218*
	(0.06)	(0.13)	(0.11)
Divorced	-0.200***	-0.312**	-0.219*
	(0.06)	(0.11)	(0.10)
Separated	-0.171**	-0.062	-0.241*
	(0.06)	(0.12)	(0.10)
Unemployed	-0.272***	-0.193**	-0.213***
	(0.03)	(0.07)	(0.06)
Retired	0.118***	0.100	0.119*
	(0.03)	(0.06)	(0.05)
Not active in labour market	-0.100***	-0.083	-0.100*
	(0.03)	(0.05)	(0.05)
Edu: University	-0.071	0.223	-0.096
	(0.11)	(0.23)	(0.22)
Edu: A Levels	0.015	0.375+	0.242
	(0.09)	(0.21)	(0.21)
Household size:2	-0.018	0.001	-0.033
	(0.04)	(0.08)	(0.07)
Household size:3	-0.033	0.012	-0.070
	(0.05)	(0.09)	(0.08)
Household size:4+	-0.022	0.100	-0.018
	(0.05)	(0.11)	(0.09)
Owned home outright	0.020	0.011	0.013
	(0.03)	(0.06)	(0.05)
No. of dependent children:1	0.046	0.039	0.096+
	(0.03)	(0.06)	(0.05)
No. of dependent children:2	0.098*	-0.001	0.149*
	(0.04)	(0.09)	(0.07)
No. of dependent children:3+	0.132*	0.093	0.162
	(0.06)	(0.13)	(0.11)
Constant	5.470***	4.737***	5.246***
	(0.25)	(0.48)	(0.41)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.013	0.206	0.148
Adjusted R^2	-0.303	-0.098	-0.154
R^2 Within	0.013	0.206	0.148
Overall R^2	0.023	0.091	0.071
R^2 Between	0.026	0.043	0.038
Observations	72538	18675	25054

$Y_{it} = \alpha + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
$^+ p < 0.1$, $^* p < 0.05$, $^{**} p < 0.01$, $^{***} p < 0.001$

Table C2: The effects of Physical Disability on life satisfaction – Main Sample vs Sub-samples

	MAIN SAMPLE	SUB-SAMPLE 1	SUB-SAMPLE 2
Year became physical disabled	-0.154***	-1.354***	-0.933***
	(0.01)	(0.03)	(0.02)
Physical disabled for 1-2 years	-0.194***	-0.917***	-0.435***
	(0.02)	(0.04)	(0.03)
Physical disabled for 2-3 years	-0.187***	-0.930***	-0.359***
	(0.03)	(0.05)	(0.05)
Physical disabled for 3 years or more	-0.187***	-0.992***	-0.270***
	(0.04)	(0.07)	(0.06)
Log of real household income per capita	0.044***	0.053*	0.049*
	(0.01)	(0.02)	(0.02)
Age: 27-37	-0.159*	-0.061	-0.283**
	(0.07)	(0.13)	(0.11)
Age: 38-46	-0.253**	-0.214	-0.401**
	(0.08)	(0.16)	(0.14)
Age: 47-56	-0.191*	-0.125	-0.352*
	(0.10)	(0.18)	(0.15)
Age:57-66	-0.100	0.051	-0.227
	(0.11)	(0.20)	(0.17)
Age: 67 or older	-0.069	0.111	-0.153
	(0.12)	(0.22)	(0.19)
Single	-0.101	-0.014	-0.027
	(0.06)	(0.12)	(0.10)
Cohabit	0.098*	0.180*	0.123
	(0.05)	(0.09)	(0.08)
Widowed	-0.271***	-0.175	-0.144
	(0.07)	(0.13)	(0.11)
Divorced	-0.064	-0.169	-0.030
	(0.07)	(0.12)	(0.10)
Separated	-0.117	-0.175	-0.160
	(0.07)	(0.13)	(0.11)
Unemployed	-0.259***	-0.212**	-0.236***
	(0.04)	(0.07)	(0.06)
Retired	0.078*	0.072	0.037
	(0.03)	(0.06)	(0.05)
Not active in labour market	-0.158***	-0.193***	-0.218***
	(0.03)	(0.06)	(0.05)
Edu: University	-0.187	0.117	-0.103
	(0.13)	(0.28)	(0.24)
Edu: A-levels	-0.184	0.062	0.134
	(0.12)	(0.25)	(0.22)
Household size:2	-0.040	-0.048	-0.069
	(0.05)	(0.08)	(0.07)
Household size:3	-0.014	-0.066	-0.067
	(0.05)	(0.10)	(0.08)
Household size:4+	-0.046	0.022	-0.037
	(0.06)	(0.12)	(0.10)
Owned home outright	0.043	0.060	0.031
	(0.04)	(0.07)	(0.06)
No. of dependent children:1	0.074*	0.035	0.083
	(0.04)	(0.07)	(0.06)
No. of dependent children:2	0.152**	0.238*	0.269**
	(0.05)	(0.10)	(0.08)
No. of dependent children:3+	0.320***	0.267+	0.332**
	(0.08)	(0.14)	(0.12)
Constant	5.355***	5.019***	5.881***
	(0.29)	(0.51)	(0.42)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.019	0.211	0.157
Adjusted R^2	-0.276	-0.099	-0.144
R^2 Within	0.019	0.211	0.157
Overall R^2	0.034	0.132	0.069
R^2 Between	0.042	0.102	0.034
Observations	56698	17541	22447

$Y_{it} = \alpha + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
$^+$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table C3: The effects of Mental Disability on life satisfaction – Main Sample vs Sub-samples

	MAIN SAMPLE	SUB-SAMPLE 1	SUB-SAMPLE 2
Year became mentally disabled	-0.284***	-1.399***	-1.026***
	(0.01)	(0.02)	(0.02)
Mentally disabled for 1-2 years	-0.386***	-1.085***	-0.648***
	(0.02)	(0.04)	(0.03)
Mentally disabled for 2-3 years	-0.315***	-1.041***	-0.492***
	(0.03)	(0.05)	(0.05)
Mentally disabled for 3 years or more	-0.293***	-1.064***	-0.429***
	(0.04)	(0.07)	(0.06)
Log of real household income per capita	0.055***	0.097***	0.077***
	(0.01)	(0.02)	(0.02)
Age: 27-37	-0.074	0.032	-0.087
	(0.07)	(0.12)	(0.10)
Age: 38-46	-0.183*	0.037	-0.181
	(0.09)	(0.15)	(0.13)
Age: 47-56	-0.175+	0.076	-0.192
	(0.10)	(0.17)	(0.15)
Age:57-66	-0.106	0.109	-0.126
	(0.11)	(0.19)	(0.16)
Age: 67 or older	-0.099	0.164	-0.068
	(0.12)	(0.21)	(0.18)
Single	-0.143*	-0.174+	-0.219*
	(0.06)	(0.10)	(0.09)
Cohabit	0.020	0.027	-0.020
	(0.05)	(0.08)	(0.07)
widowed	-0.283***	-0.234*	-0.274**
	(0.07)	(0.12)	(0.10)
Divorced	-0.164*	-0.277**	-0.188*
	(0.07)	(0.11)	(0.09)
Separated	-0.226**	-0.289**	-0.362***
	(0.07)	(0.11)	(0.10)
Unemployed	-0.271***	-0.249***	-0.248***
	(0.04)	(0.06)	(0.05)
Retired	0.073*	0.126*	0.066
	(0.04)	(0.06)	(0.06)
Not active in labour market	-0.145***	-0.143**	-0.150***
	(0.03)	(0.05)	(0.04)
Edu: University	-0.200	-0.217	-0.184
	(0.14)	(0.26)	(0.25)
Edu: A Levels	-0.091	-0.034	0.097
	(0.13)	(0.24)	(0.24)
Household size:2	0.044	0.009	-0.023
	(0.05)	(0.08)	(0.07)
Household size:3	0.064	0.011	0.011
	(0.05)	(0.09)	(0.08)
Household size:4+	0.067	0.018	0.009
	(0.06)	(0.10)	(0.09)
Owned home outright	0.058	0.112+	0.105+
	(0.04)	(0.06)	(0.06)
No. of dependent children:1	-0.002	0.066	0.097+
	(0.04)	(0.07)	(0.06)
No. of dependent children:2	0.076	0.195*	0.261***
	(0.05)	(0.09)	(0.08)
No. of dependent children:3+	0.134+	0.261*	0.264*
	(0.08)	(0.13)	(0.11)
Constant	5.040***	4.194***	4.783***
	(0.30)	(0.56)	(0.47)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.038	0.244	0.191
Adjusted R^2	-0.260	-0.063	-0.108
R^2 Within	0.038	0.244	0.191
Overall R^2	0.049	0.168	0.108
R^2 Between	0.049	0.123	0.062
Observations	53885	19045	23751

$Y_{it} = \alpha + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
[+] $p < 0.1$, [*] $p < 0.05$, [**] $p < 0.01$, [***] $p < 0.001$

Table C4: The effects of General Disability on life satisfaction – Groups of age at the onset

	MAIN SAMPLE	AGE 16-44	AGE 45-62	AGE 63-102
Year became disabled	-0.095***	-0.143***	-0.085***	-0.050*
	(0.01)	(0.02)	(0.02)	(0.02)
Disabled for 1-2 years	-0.114***	-0.135***	-0.120***	-0.080**
	(0.02)	(0.03)	(0.03)	(0.03)
Disabled for 2-3 years	-0.095***	-0.075	-0.120**	-0.061
	(0.03)	(0.05)	(0.04)	(0.04)
Disabled for 3 years or more	-0.093**	-0.071	-0.122*	-0.049
	(0.03)	(0.06)	(0.06)	(0.05)
Age	-0.218***	-0.225*	-0.150	0.319
	(0.04)	(0.09)	(0.33)	(0.44)
Age Squared	0.004***	0.002	0.004	-0.005
	(0.00)	(0.00)	(0.01)	(0.01)
Age Cubic	-0.000***	-0.000	-0.000	0.000
	(0.00)	(0.00)	(0.00)	(0.00)
Log of real household income per capita	0.039***	0.066***	0.030^{+}	0.021
	(0.01)	(0.02)	(0.02)	(0.02)
Single	-0.173**	-0.281***	-0.042	-0.018
	(0.06)	(0.07)	(0.12)	(0.17)
Cohabit	0.011	-0.080	0.080	0.147
	(0.04)	(0.06)	(0.08)	(0.12)
Widowed	-0.315***	-0.132	-0.574***	-0.128
	(0.07)	(0.32)	(0.14)	(0.10)
Divorced	-0.226***	-0.344***	-0.204*	0.079
	(0.06)	(0.10)	(0.10)	(0.14)
Separated	-0.183**	-0.305**	-0.073	-0.026
	(0.06)	(0.10)	(0.10)	(0.18)
Unemployed	-0.285***	-0.237***	-0.373***	-0.152
	(0.03)	(0.04)	(0.05)	(0.15)
Retired	0.082**		0.108*	0.072
	(0.03)		(0.05)	(0.05)
Not active in labour market	-0.128***	-0.077*	-0.338***	0.088
	(0.03)	(0.03)	(0.05)	(0.09)
University	0.077	-0.101	0.350^{+}	0.796^{+}
	(0.11)	(0.14)	(0.20)	(0.47)
A Levels	0.063	-0.070	0.104	0.655
	(0.09)	(0.12)	(0.15)	(0.44)
Household size:2	-0.039	-0.052	0.009	0.034
	(0.04)	(0.07)	(0.07)	(0.09)
Household size:3	-0.052	-0.031	0.020	-0.065
	(0.05)	(0.07)	(0.08)	(0.11)
Household size:4+	-0.046	-0.017	0.006	0.002
	(0.05)	(0.08)	(0.09)	(0.15)
Owned home outright	0.008	-0.046	0.054	-0.065
	(0.03)	(0.07)	(0.04)	(0.06)
No. of dependent children:1	0.052^{+}	0.073	0.068	-0.427**
	(0.03)	(0.05)	(0.05)	(0.16)
No. of dependent children:2	0.117**	0.155*	0.093	-0.882***
	(0.04)	(0.06)	(0.07)	(0.25)
No. of dependent children:3+	0.156*	0.202*	0.148	-0.135
	(0.06)	(0.08)	(0.13)	(0.45)
Constant	9.650***	11.018***	5.161	-0.072
	(1.39)	(2.11)	(4.42)	(11.01)
Year and Regional dummies	Yes	Yes	yes	Yes
R^2	0.014	0.023	0.017	0.012
Adjusted R^2	-0.302	-0.336	-0.301	-0.298
R^2 Within	0.014	0.023	0.017	0.012
Overall R^2	0.000	0.004	0.015	0.000
R^2 Between	0.002	0.004	0.021	0.000
Observations	72538	23907	23623	25008

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitidinal study: 2009-2018
$^{+}$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table C5: The effects of Physical Disability on life satisfaction – Groups of age at the onset

	MAIN SAMPLE	AGE 16-47	AGE 48-64	AGE 65-102
Year became physical disabled	-0.150***	-0.181***	-0.157***	-0.122***
	(0.01)	(0.02)	(0.02)	(0.02)
Physical disabled for 1-2 years	-0.193***	-0.210***	-0.252***	-0.154***
	(0.02)	(0.04)	(0.04)	(0.04)
Physical disabled for 2-3 years	-0.188***	-0.175**	-0.222***	-0.192***
	(0.03)	(0.06)	(0.05)	(0.05)
Physical disabled for 3 years or more	-0.194***	-0.178*	-0.279***	-0.180**
	(0.04)	(0.08)	(0.07)	(0.06)
Age	-0.190***	-0.018	-0.364	0.179
	(0.04)	(0.11)	(0.60)	(0.56)
Age Squared	0.003***	0.000	0.008	-0.003
	(0.00)	(0.00)	(0.01)	(0.01)
Age Cubic	-0.000***	0.000	-0.000	0.000
	(0.00)	(0.00)	(0.00)	(0.00)
Log of real household income per capita	0.043***	0.063**	0.050**	-0.001
	(0.01)	(0.02)	(0.02)	(0.03)
Single	-0.144*	-0.243**	0.181	-0.083
	(0.06)	(0.08)	(0.14)	(0.21)
Cohabit	0.084+	0.050	0.092	0.026
	(0.05)	(0.07)	(0.10)	(0.13)
Widowed	-0.294***	-0.909***	-0.293+	-0.198+
	(0.07)	(0.26)	(0.16)	(0.11)
Divorced	-0.083	-0.206*	0.018	0.166
	(0.07)	(0.10)	(0.12)	(0.15)
Separated	-0.125+	-0.091	-0.089	-0.180
	(0.07)	(0.10)	(0.12)	(0.21)
Unemployed	-0.270***	-0.198***	-0.359***	0.021
	(0.04)	(0.05)	(0.06)	(0.21)
Retired	0.046	0.419	0.071	-0.003
	(0.03)	(0.57)	(0.05)	(0.05)
Not active in labour market	-0.178***	-0.087*	-0.377***	0.031
	(0.03)	(0.04)	(0.05)	(0.11)
Edu: University	-0.072	-0.117	-0.103	1.092+
	(0.13)	(0.18)	(0.24)	(0.60)
Edu: A-levels	-0.148	-0.184	-0.219	0.904
	(0.12)	(0.16)	(0.20)	(0.57)
Household size:2	-0.051	-0.075	0.023	-0.064
	(0.05)	(0.07)	(0.08)	(0.10)
Household size:3	-0.026	-0.023	-0.009	0.044
	(0.05)	(0.08)	(0.09)	(0.13)
Household size:4+	-0.060	-0.060	-0.033	-0.145
	(0.06)	(0.09)	(0.10)	(0.19)
Owned home outright	0.033	-0.014	0.074	-0.049
	(0.04)	(0.08)	(0.05)	(0.07)
No. of dependent children:1	0.074*	0.133*	0.014	-0.207
	(0.04)	(0.05)	(0.06)	(0.19)
No. of dependent children:2	0.158**	0.233**	0.064	-0.413
	(0.05)	(0.07)	(0.10)	(0.32)
No. of dependent children:3+	0.329***	0.417***	0.130	0.246
	(0.08)	(0.10)	(0.18)	(0.46)
Constant	8.700***	6.730***	8.883	4.188
	(1.61)	(1.99)	(13.28)	(13.89)
Year and Regional dummies	Yes	Yes	yes	Yes
R^2	0.020	0.031	0.023	0.019
Adjusted R^2	-0.275	-0.298	-0.279	-0.273
R^2 Within	0.020	0.031	0.023	0.019
Overall R^2	0.018	0.002	0.038	0.000
R^2 Between	0.016	0.000	0.061	0.000
Observations	56698	18479	18601	19618

$Y_{it} = \alpha + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitidinal study: 2009-2018
+ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table C6: The effects of Mental Disability on life satisfaction – Groups of age at the onset

	MAIN SAMPLE	AGE 16-46	AGE 47-64	AGE 65-102
Year became mentally disabled	-0.280***	-0.346***	-0.314***	-0.179***
	(0.01)	(0.02)	(0.02)	(0.02)
Mentally disabled for 1-2 years	-0.382***	-0.423***	-0.395***	-0.332***
	(0.02)	(0.04)	(0.04)	(0.04)
Mentally disabled for 2-3 years	-0.311***	-0.303***	-0.306***	-0.318***
	(0.03)	(0.06)	(0.06)	(0.06)
Mentally disabled for 3 years or more	-0.290***	-0.239**	-0.390***	-0.219**
	(0.04)	(0.08)	(0.07)	(0.08)
Age	-0.158***	-0.130	0.096	-0.122
	(0.04)	(0.14)	(0.38)	(0.59)
Age Squared	0.003***	0.004	-0.002	0.001
	(0.00)	(0.00)	(0.01)	(0.01)
Age Cubic	-0.000***	-0.000	0.000	-0.000
	(0.00)	(0.00)	(0.00)	(0.00)
Log of real household income per capita	0.053***	0.106***	0.040$^+$	0.018
	(0.01)	(0.02)	(0.02)	(0.03)
Single	-0.185**	-0.284***	-0.047	-0.122
	(0.06)	(0.08)	(0.14)	(0.21)
Cohabit	0.007	-0.066	-0.056	0.235
	(0.05)	(0.07)	(0.10)	(0.15)
Widowed	-0.302***	-0.792**	-0.448**	-0.065
	(0.07)	(0.30)	(0.15)	(0.11)
Divorced	-0.186**	-0.290**	-0.298**	0.302$^+$
	(0.07)	(0.11)	(0.11)	(0.16)
Separated	-0.238***	-0.163	-0.326**	-0.125
	(0.07)	(0.10)	(0.12)	(0.20)
Unemployed	-0.281***	-0.251***	-0.336***	0.219
	(0.04)	(0.05)	(0.06)	(0.25)
Retired	0.044	0.290	0.008	-0.025
	(0.04)	(0.42)	(0.06)	(0.06)
Not active in labour market	-0.163***	-0.074$^+$	-0.334***	-0.129
	(0.03)	(0.04)	(0.05)	(0.11)
Edu: University	-0.104	-0.021	-0.107	-0.693
	(0.14)	(0.18)	(0.25)	(1.37)
Edu: A Levels	-0.070	-0.007	-0.182	-0.264
	(0.13)	(0.16)	(0.21)	(1.29)
Household size:2	0.031	-0.026	0.142$^+$	0.121
	(0.05)	(0.07)	(0.08)	(0.10)
Household size:3	0.047	0.015	0.134	0.182
	(0.05)	(0.08)	(0.09)	(0.14)
Household size:4+	0.043	0.015	0.135	0.139
	(0.06)	(0.09)	(0.10)	(0.22)
Owned home Outright	0.050	-0.022	0.077	0.063
	(0.04)	(0.08)	(0.05)	(0.08)
No. of dependent children:1	0.004	0.053	-0.044	-0.277
	(0.04)	(0.05)	(0.06)	(0.24)
No. of dependent children:2	0.096$^+$	0.177*	-0.063	-0.354
	(0.05)	(0.07)	(0.09)	(0.35)
No. of dependent children:3+	0.166*	0.237*	-0.003	0.168
	(0.08)	(0.10)	(0.17)	(0.48)
Constant	7.565***	6.732*	2.070	11.490
	(1.21)	(3.09)	(4.97)	(14.69)
Year and Regional dummies	Yes	Yes	Yes	Yes
R^2	0.038	0.058	0.040	0.033
Adjusted R^2	-0.259	-0.270	-0.265	-0.265
R^2 Within	0.038	0.058	0.040	0.033
Overall R^2	0.062	0.010	0.029	0.000
R^2 Between	0.069	0.002	0.034	0.002
Observations	53885	17649	18181	18054

$Y_{it} = \alpha + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitidinal study: 2009-2018
$^+$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table C7: The effects of General Disability on life satisfaction – Genders

	MAIN SAMPLE	MALE	FEMALE
Year became disabled	-0.099***	-0.079***	-0.114***
	(0.01)	(0.02)	(0.02)
Disabled for 1-2 years	-0.116***	-0.072**	-0.148***
	(0.02)	(0.03)	(0.02)
Disabled for 2-3 years	-0.095***	-0.037	-0.135***
	(0.03)	(0.04)	(0.03)
Disabled for 3 years or more	-0.088**	-0.048	-0.116**
	(0.03)	(0.05)	(0.04)
Age: 27-37	-0.128*	-0.377***	0.016
	(0.06)	(0.09)	(0.07)
Age: 38-46	-0.207**	-0.385***	-0.103
	(0.07)	(0.12)	(0.09)
Age: 47-56	-0.168*	-0.307*	-0.095
	(0.08)	(0.13)	(0.10)
Age:57-66	-0.077	-0.276+	0.047
	(0.09)	(0.14)	(0.12)
Age: 67 or more	-0.034	-0.211	0.067
	(0.10)	(0.16)	(0.13)
Log of real household income per capita	0.041***	0.049**	0.035*
	(0.01)	(0.02)	(0.02)
Single	-0.120*	-0.204*	-0.081
	(0.06)	(0.09)	(0.07)
Cohabit	0.027	0.011	0.045
	(0.04)	(0.06)	(0.06)
Widowed	-0.287***	-0.392***	-0.239**
	(0.06)	(0.11)	(0.08)
Divorced	-0.200***	-0.299**	-0.154*
	(0.06)	(0.10)	(0.07)
Separated	-0.171**	-0.220+	-0.150+
	(0.06)	(0.11)	(0.08)
Unemployed	-0.272***	-0.313***	-0.242***
	(0.03)	(0.05)	(0.04)
Retired	0.118***	0.084+	0.137**
	(0.03)	(0.04)	(0.04)
Not active in labour market	-0.100***	-0.156**	-0.082*
	(0.03)	(0.05)	(0.03)
Edu: University	-0.071	0.003	-0.117
	(0.11)	(0.16)	(0.14)
Edu: A Levels	0.015	-0.009	0.026
	(0.09)	(0.14)	(0.12)
Household size:2	-0.018	0.005	-0.049
	(0.04)	(0.07)	(0.05)
Household size:3	-0.033	0.001	-0.071
	(0.05)	(0.07)	(0.06)
Household size:4+	-0.022	0.009	-0.057
	(0.05)	(0.08)	(0.07)
Owned home Outright	0.020	0.005	0.031
	(0.03)	(0.04)	(0.04)
No. of dependent children:1	0.046	-0.029	0.085*
	(0.03)	(0.05)	(0.04)
No. of dependent children:2	0.098*	0.032	0.122*
	(0.04)	(0.07)	(0.06)
No. of dependent children:3+	0.132*	0.169+	0.087
	(0.06)	(0.10)	(0.08)
Constant	5.470***	5.397***	5.501***
	(0.25)	(0.36)	(0.33)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.013	0.011	0.016
Adjusted R^2	-0.303	-0.311	-0.296
R^2 Within	0.013	0.011	0.016
Overall R^2	0.023	0.017	0.016
R^2 Between	0.026	0.022	0.018
Observations	72538	31599	40938

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
$^+$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 8: The effects of Physical Disability on life satisfaction – Genders

	MAIN SAMPLE	MALE	FEMALE
Year became physical disabled	-0.154***	-0.133***	-0.169***
	(0.01)	(0.02)	(0.02)
Physical disabled for 1-2 years	-0.194***	-0.150***	-0.225***
	(0.02)	(0.03)	(0.03)
Physical disabled for 2-3 years	-0.187***	-0.185***	-0.189***
	(0.03)	(0.05)	(0.04)
Physical disabled for 3 years or more	-0.187***	-0.202***	-0.178***
	(0.04)	(0.06)	(0.05)
Age: 27-37	-0.159*	-0.368**	-0.054
	(0.07)	(0.12)	(0.08)
Age: 38-46	-0.253**	-0.474***	-0.137
	(0.08)	(0.14)	(0.11)
Age: 47-56	-0.191*	-0.468**	-0.037
	(0.10)	(0.16)	(0.12)
Age:57-66	-0.100	-0.418*	0.086
	(0.11)	(0.18)	(0.14)
Age: 67 or more	-0.069	-0.406*	0.130
	(0.12)	(0.19)	(0.15)
Log of real household income per capita	0.044***	0.060**	0.032^{+}
	(0.01)	(0.02)	(0.02)
Single	-0.101	-0.263*	-0.028
	(0.06)	(0.11)	(0.08)
Cohabit	0.098*	0.098	0.100
	(0.05)	(0.08)	(0.06)
Widowed	-0.271***	-0.385**	-0.224*
	(0.07)	(0.13)	(0.09)
Divorced	-0.064	-0.159	-0.026
	(0.07)	(0.11)	(0.08)
Separated	-0.117	-0.220	-0.076
	(0.07)	(0.13)	(0.09)
Unemployed	-0.259***	-0.351***	-0.192***
	(0.04)	(0.05)	(0.05)
Retired	0.078*	0.061	0.089^{+}
	(0.03)	(0.05)	(0.05)
Not active in labour market	-0.158***	-0.307***	-0.098**
	(0.03)	(0.06)	(0.04)
Edu: University	-0.187	-0.049	-0.304
	(0.13)	(0.20)	(0.19)
Edu: A-levels	-0.184	-0.130	-0.253
	(0.12)	(0.17)	(0.16)
Household size:2	-0.040	-0.066	-0.039
	(0.05)	(0.08)	(0.06)
Household size:3	-0.014	0.004	-0.035
	(0.05)	(0.08)	(0.07)
Household size:4+	-0.046	-0.064	-0.041
	(0.06)	(0.10)	(0.08)
Owned home outright	0.043	0.032	0.048
	(0.04)	(0.05)	(0.05)
No. of dependent children:1	0.074*	-0.011	0.115*
	(0.04)	(0.06)	(0.05)
No. of dependent children:2	0.152**	0.116	0.163*
	(0.05)	(0.08)	(0.07)
No. of dependent children:3+	0.320***	0.333**	0.295**
	(0.08)	(0.12)	(0.10)
Constant	5.355***	5.537***	5.310***
	(0.29)	(0.40)	(0.41)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.019	0.020	0.021
Adjusted R^2	-0.276	-0.281	-0.272
R^2 Within	0.019	0.020	0.021
Overall R^2	0.034	0.038	0.023
R^2 Between	0.042	0.048	0.024
Observations	56698	23807	32891

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
$^{+}$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 9: The effects of Mental Disability on life satisfaction – Genders

	MAIN SAMPLE	MALE	FEMALE
Year became mentally disabled	-0.284***	-0.270***	-0.294***
	(0.01)	(0.02)	(0.02)
Mentally disabled for 1-2 years	-0.386***	-0.368***	-0.395***
	(0.02)	(0.04)	(0.03)
Mentally disabled for 2-3 years	-0.315***	-0.293***	-0.325***
	(0.03)	(0.06)	(0.04)
Mentally disabled for 3 years or more	-0.293***	-0.262***	-0.308***
	(0.04)	(0.07)	(0.06)
Age: 27-37	-0.074	-0.339**	0.071
	(0.07)	(0.11)	(0.08)
Age: 38-46	-0.183*	-0.387**	-0.066
	(0.09)	(0.14)	(0.11)
Age: 47-56	-0.175$^+$	-0.417**	-0.033
	(0.10)	(0.16)	(0.12)
Age:57-66	-0.106	-0.429*	0.090
	(0.11)	(0.18)	(0.14)
Age: 67 or more	-0.099	-0.386*	0.070
	(0.12)	(0.19)	(0.15)
Log of real household income per capita	0.055***	0.068**	0.043*
	(0.01)	(0.02)	(0.02)
Single	-0.143*	-0.207$^+$	-0.125
	(0.06)	(0.11)	(0.08)
Cohabit	0.020	0.043	0.001
	(0.05)	(0.08)	(0.06)
Widowed	-0.283***	-0.442***	-0.227**
	(0.07)	(0.13)	(0.09)
Divorced	-0.164*	-0.167	-0.177*
	(0.07)	(0.12)	(0.08)
Separated	-0.226**	-0.230$^+$	-0.232**
	(0.07)	(0.13)	(0.08)
Unemployed	-0.271***	-0.354***	-0.217***
	(0.04)	(0.06)	(0.05)
Retired	0.073*	0.027	0.099*
	(0.04)	(0.05)	(0.05)
Not active in labour market	-0.145***	-0.266***	-0.092*
	(0.03)	(0.06)	(0.04)
Edu: University	-0.200	0.014	-0.396*
	(0.14)	(0.22)	(0.18)
Edu: A Levels	-0.091	0.177	-0.313$^+$
	(0.13)	(0.19)	(0.17)
Household size:2	0.044	0.015	0.050
	(0.05)	(0.08)	(0.06)
Household size:3	0.064	0.099	0.033
	(0.05)	(0.09)	(0.07)
Household size:4+	0.067	0.065	0.057
	(0.06)	(0.10)	(0.08)
Owned home outright	0.058	0.071	0.046
	(0.04)	(0.06)	(0.05)
No. of dependent children:1	-0.002	-0.015	-0.013
	(0.04)	(0.06)	(0.05)
No. of dependent children:2	0.076	0.057	0.063
	(0.05)	(0.09)	(0.07)
No. of dependent children:3+	0.134$^+$	0.107	0.114
	(0.08)	(0.13)	(0.10)
Constant	5.040***	5.119***	5.126***
	(0.30)	(0.43)	(0.40)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.038	0.036	0.041
Adjusted R^2	-0.260	-0.271	-0.252
R^2 Within	0.038	0.036	0.041
Overall R^2	0.049	0.027	0.046
R^2 Between	0.049	0.022	0.046
Observations	53885	21761	32124

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
$^+$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Appendix D: Robustness Checks

Table D1: Robustness Check - Frequency of physical and mental health problems

	Phy-Dis (main)	Phy-Dis (cutoff)	Men-Dis (main)	Men-Dis (cutoff)
Year became physical/mental disabled	-0.154***	-0.202***	-0.284***	-0.370***
	(0.01)	(0.02)	(0.01)	(0.02)
Physical/mental disabled for 1-2 years	-0.194***	-0.234***	-0.386***	-0.430***
	(0.02)	(0.03)	(0.02)	(0.03)
Physical/mental disabled for 2-3 years	-0.187***	-0.214***	-0.315***	-0.405***
	(0.03)	(0.04)	(0.03)	(0.05)
Physical/mental disabled for 3 years or more	-0.187***	-0.253***	-0.293***	-0.334***
	(0.04)	(0.05)	(0.04)	(0.06)
Age: 27-37	-0.159*	-0.198*	-0.074	-0.113
	(0.07)	(0.09)	(0.07)	(0.08)
Age: 38-46	-0.253**	-0.327**	-0.183*	-0.262*
	(0.08)	(0.12)	(0.09)	(0.10)
Age: 47-56	-0.191*	-0.292*	-0.175$^+$	-0.230$^+$
	(0.10)	(0.13)	(0.10)	(0.12)
Age:57-66	-0.100	-0.231	-0.106	-0.171
	(0.11)	(0.14)	(0.11)	(0.13)
Age: 67 or more	-0.069	-0.279$^+$	-0.099	-0.139
	(0.12)	(0.16)	(0.12)	(0.15)
Log of real household income per capita	0.044***	0.044**	0.055***	0.053**
	(0.01)	(0.02)	(0.01)	(0.02)
Single	-0.101	-0.087	-0.143*	-0.139$^+$
	(0.06)	(0.08)	(0.06)	(0.08)
Cohabit	0.098*	0.006	0.020	0.048
	(0.05)	(0.07)	(0.05)	(0.06)
Widowed	-0.271***	-0.231**	-0.283***	-0.208*
	(0.07)	(0.08)	(0.07)	(0.08)
Divorced	-0.064	-0.015	-0.164*	-0.179*
	(0.07)	(0.08)	(0.07)	(0.08)
Separated	-0.117	-0.215*	-0.226**	-0.274**
	(0.07)	(0.09)	(0.07)	(0.08)
Unemployed	-0.259***	-0.264***	-0.271***	-0.266***
	(0.04)	(0.05)	(0.04)	(0.04)
Retired	0.078*	0.079$^+$	0.073*	0.046
	(0.03)	(0.04)	(0.04)	(0.05)
Not active in labour market	-0.158***	-0.241***	-0.145***	-0.204***
	(0.03)	(0.04)	(0.03)	(0.04)
Edu: University	-0.187	-0.261	-0.200	-0.193
	(0.13)	(0.18)	(0.14)	(0.17)
Edu: A Levels	-0.184	-0.017	-0.091	0.069
	(0.12)	(0.15)	(0.13)	(0.15)
Household size:2	-0.040	-0.025	0.044	0.090$^+$
	(0.05)	(0.06)	(0.05)	(0.05)
Household size:3	-0.014	0.109	0.064	0.113$^+$
	(0.05)	(0.07)	(0.05)	(0.06)
Household size:4+	-0.046	0.096	0.067	0.100
	(0.06)	(0.08)	(0.06)	(0.08)
Owned home outright	0.043	0.028	0.058	-0.017
	(0.04)	(0.05)	(0.04)	(0.05)
No. of dependent children:1	0.074*	0.065	-0.002	-0.019
	(0.04)	(0.05)	(0.04)	(0.05)
No. of dependent children:2	0.152**	0.123$^+$	0.076	0.043
	(0.05)	(0.07)	(0.05)	(0.07)
No. of dependent children:3+	0.320***	0.327***	0.134$^+$	0.145
	(0.08)	(0.10)	(0.08)	(0.10)
Constant	5.355***	5.577***	5.040***	5.752***
	(0.29)	(0.38)	(0.30)	(0.39)
Year and Regional dummies	Yes	Yes	Yes	Yes
R^2	0.019	0.027	0.038	0.056
Adjusted R^2	-0.276	-0.330	-0.260	-0.245
R^2 Within	0.019	0.027	0.038	0.056
Overall R^2	0.034	0.013	0.049	0.043
R^2 Between	0.042	0.010	0.049	0.031
Observations	56698	38804	53885	38438

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
$^+$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table D2: The effects of General Disability on life satisfaction with lead effects – Main Sample vs Sub-samples

	MAIN SAMPLE	SUB-SAMPLE 1	SUB-SAMPLE 2
Become disabled in 1-2 years	-0.027	-0.084$^+$	-0.056
	(0.02)	(0.05)	(0.04)
Become disabled within next year	-0.047*	0.360***	-0.134***
	(0.02)	(0.05)	(0.04)
Year became disabled	-0.142***	-1.086***	-1.045***
	(0.02)	(0.05)	(0.04)
Disabled for 1-2 years	-0.165***	-0.530***	-0.493***
	(0.03)	(0.06)	(0.05)
Disabled for 2-3 years	-0.149***	-0.499***	-0.380***
	(0.04)	(0.07)	(0.06)
Disabled for 3 years or more	-0.150***	-0.498***	-0.325***
	(0.04)	(0.08)	(0.07)
Log of real household income per capita	0.041***	0.085***	0.058**
	(0.01)	(0.02)	(0.02)
Age: 27-37	-0.126*	-0.143	-0.259**
	(0.06)	(0.11)	(0.09)
Age: 38-46	-0.203**	-0.262$^+$	-0.404***
	(0.07)	(0.14)	(0.12)
Age: 47-56	-0.165*	-0.293$^+$	-0.361**
	(0.08)	(0.16)	(0.14)
Age:57-66	-0.073	-0.257	-0.211
	(0.09)	(0.18)	(0.16)
Age: 67 or older	-0.032	-0.179	-0.152
	(0.10)	(0.20)	(0.17)
Single	-0.120*	-0.015	-0.114
	(0.06)	(0.11)	(0.09)
Cohabit	0.027	0.100	0.043
	(0.04)	(0.08)	(0.07)
Widowed	-0.289***	-0.224$^+$	-0.221*
	(0.06)	(0.13)	(0.11)
Divorced	-0.200***	-0.319**	-0.217*
	(0.06)	(0.11)	(0.10)
Separated	-0.171**	-0.068	-0.238*
	(0.06)	(0.12)	(0.10)
Unemployed	-0.272***	-0.207**	-0.211***
	(0.03)	(0.07)	(0.06)
Retired	0.117***	0.105$^+$	0.118*
	(0.03)	(0.06)	(0.05)
Not active in labour market	-0.101***	-0.087	-0.100*
	(0.03)	(0.05)	(0.05)
Edu: University	-0.069	0.196	-0.091
	(0.11)	(0.23)	(0.22)
Edu: A Levels	0.016	0.354$^+$	0.240
	(0.09)	(0.21)	(0.21)
Household size:2	-0.018	0.001	-0.033
	(0.04)	(0.08)	(0.07)
Household size:3	-0.033	0.006	-0.067
	(0.05)	(0.09)	(0.08)
Household size:4+	-0.022	0.097	-0.017
	(0.05)	(0.11)	(0.09)
Owned home outright	0.020	0.013	0.012
	(0.03)	(0.06)	(0.05)
No. of dependent children:1	0.046	0.047	0.096$^+$
	(0.03)	(0.06)	(0.05)
No. of dependent children:2	0.097*	0.018	0.146*
	(0.04)	(0.09)	(0.07)
No. of dependent children:3+	0.131*	0.094	0.163
	(0.06)	(0.13)	(0.11)
Constant	5.485***	4.552***	5.311***
	(0.25)	(0.48)	(0.41)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.013	0.216	0.149
Adjusted R^2	-0.303	-0.085	-0.153
R^2 Within	0.013	0.216	0.149
Overall R^2	0.023	0.100	0.072
R^2 Between	0.027	0.045	0.040
Observations	72538	18675	25054

$Y_{it} = \alpha + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_{-2} D_{-2it} + \gamma_{-1} D_{-1it} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
$^+$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table D3: The effects of Physical Disability on life satisfaction with lead effects – Main Sample vs Sub-samples

	MAIN SAMPLE	SUB-SAMPLE 1	SUB-SAMPLE 2
Become physical disable in 1-2 years	-0.007	-0.081$^+$	0.003
	(0.02)	(0.05)	(0.04)
Become physical disable within next year	-0.031	0.354***	-0.090*
	(0.02)	(0.05)	(0.04)
Year became physical disabled	-0.181***	-1.094***	-1.003***
	(0.03)	(0.05)	(0.04)
Physical disabled for 1-2 years	-0.225***	-0.619***	-0.516***
	(0.03)	(0.06)	(0.05)
Physical disabled for 2-3 years	-0.221***	-0.599***	-0.449***
	(0.04)	(0.07)	(0.06)
Physical disabled for 3 years or more	-0.227***	-0.610***	-0.374***
	(0.05)	(0.09)	(0.08)
Log of real household income per capita	0.044***	0.048$^+$	0.050*
	(0.01)	(0.02)	(0.02)
Age: 27-37	-0.157*	-0.082	-0.275*
	(0.07)	(0.13)	(0.11)
Age: 38-46	-0.250**	-0.244	-0.388**
	(0.08)	(0.16)	(0.14)
Age: 47-56	-0.188$^+$	-0.164	-0.336*
	(0.10)	(0.18)	(0.15)
Age:57-66	-0.096	0.011	-0.213
	(0.11)	(0.20)	(0.17)
Age: 67 or older	-0.065	0.066	-0.140
	(0.12)	(0.22)	(0.19)
Single	-0.101	-0.009	-0.028
	(0.06)	(0.11)	(0.10)
Cohabit	0.098*	0.196*	0.122
	(0.05)	(0.09)	(0.08)
Widowed	-0.273***	-0.154	-0.149
	(0.07)	(0.13)	(0.11)
Divorced	-0.064	-0.170	-0.029
	(0.07)	(0.12)	(0.10)
Separated	-0.116	-0.179	-0.157
	(0.07)	(0.13)	(0.11)
Unemployed	-0.259***	-0.214**	-0.235***
	(0.04)	(0.07)	(0.06)
Retired	0.078*	0.073	0.038
	(0.03)	(0.06)	(0.05)
Not active in labour market	-0.158***	-0.195***	-0.217***
	(0.03)	(0.05)	(0.05)
Edu: University	-0.184	0.097	-0.092
	(0.13)	(0.28)	(0.24)
Edu: A-levels	-0.183	0.080	0.137
	(0.12)	(0.25)	(0.22)
Household size:2	-0.039	-0.052	-0.068
	(0.05)	(0.08)	(0.07)
Household size:3	-0.013	-0.068	-0.066
	(0.05)	(0.10)	(0.08)
Household size:4+	-0.046	0.021	-0.037
	(0.06)	(0.12)	(0.10)
Owned home outright	0.043	0.053	0.032
	(0.04)	(0.07)	(0.06)
No. of dependent children:1	0.074*	0.035	0.084
	(0.04)	(0.07)	(0.06)
No. of dependent children:2	0.151**	0.248*	0.267**
	(0.05)	(0.10)	(0.08)
No. of dependent children:3+	0.321***	0.280*	0.332**
	(0.08)	(0.14)	(0.12)
Constant	5.360***	4.943***	5.886***
	(0.29)	(0.50)	(0.42)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.019	0.220	0.158
Adjusted R^2	-0.276	-0.086	-0.143
R^2 Within	0.019	0.220	0.158
Overall R^2	0.035	0.135	0.071
R^2 Between	0.043	0.097	0.038
Observations	56698	17541	22447

$Y_{it} = \alpha + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_{-2} D_{-2it} + \gamma_{-1} D_{-1it} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
$^+$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table D4: The effects of Mental Disability on life satisfaction with lead effects – Main Sample vs Sub-samples

	MAIN SAMPLE	SUB-SAMPLE 1	SUB-SAMPLE 2
Become mentally disabled in 1-2 years	-0.039$^+$	-0.052	-0.025
	(0.02)	(0.04)	(0.03)
Become mentally disabled within next year	-0.058*	0.346***	-0.110**
	(0.02)	(0.04)	(0.04)
Year became mentally disabled	-0.339***	-1.141***	-1.117***
	(0.03)	(0.05)	(0.04)
Mentally disabled for 1-2 years	-0.449***	-0.793***	-0.752***
	(0.03)	(0.06)	(0.05)
Mentally disabled for 2-3 years	-0.385***	-0.718***	-0.607***
	(0.04)	(0.07)	(0.06)
Mentally disabled for 3 years or more	-0.374***	-0.690***	-0.560***
	(0.05)	(0.09)	(0.08)
Log of real household income per capita	0.055***	0.095***	0.078***
	(0.01)	(0.02)	(0.02)
Age: 27-37	-0.073	0.027	-0.087
	(0.07)	(0.11)	(0.10)
Age: 38-46	-0.181*	0.025	-0.177
	(0.09)	(0.15)	(0.13)
Age: 47-56	-0.173$^+$	0.057	-0.186
	(0.10)	(0.17)	(0.15)
Age:57-66	-0.106	0.102	-0.123
	(0.11)	(0.19)	(0.16)
Age: 67 or older	-0.099	0.156	-0.066
	(0.12)	(0.20)	(0.18)
Single	-0.146*	-0.156	-0.221*
	(0.06)	(0.10)	(0.09)
Cohabit	0.019	0.052	-0.021
	(0.05)	(0.08)	(0.07)
Widowed	-0.288***	-0.221$^+$	-0.279**
	(0.07)	(0.12)	(0.10)
Divorced	-0.166*	-0.270*	-0.188*
	(0.07)	(0.11)	(0.09)
Separated	-0.227**	-0.268*	-0.366***
	(0.07)	(0.11)	(0.10)
Unemployed	-0.271***	-0.260***	-0.246***
	(0.04)	(0.06)	(0.05)
Retired	0.072*	0.124*	0.065
	(0.04)	(0.06)	(0.06)
Not active in labour market	-0.146***	-0.152**	-0.150***
	(0.03)	(0.05)	(0.04)
Edu: University	-0.196	-0.230	-0.178
	(0.14)	(0.25)	(0.25)
Edu: A Levels	-0.088	-0.049	0.099
	(0.13)	(0.24)	(0.24)
Household size:2	0.045	0.002	-0.022
	(0.05)	(0.07)	(0.07)
Household size:3	0.065	0.004	0.013
	(0.05)	(0.09)	(0.08)
Household size:4+	0.068	0.005	0.011
	(0.06)	(0.10)	(0.09)
Owned home outright	0.059	0.110$^+$	0.107$^+$
	(0.04)	(0.06)	(0.06)
No. of dependent children:1	-0.003	0.067	0.097$^+$
	(0.04)	(0.06)	(0.06)
No. of dependent children:2	0.075	0.202*	0.260***
	(0.05)	(0.09)	(0.08)
No. of dependent children:3+	0.134$^+$	0.259*	0.265*
	(0.08)	(0.13)	(0.11)
Constant	5.057***	4.037***	4.838***
	(0.30)	(0.55)	(0.47)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.038	0.253	0.192
Adjusted R^2	-0.260	-0.051	-0.107
R^2 Within	0.038	0.253	0.192
Overall R^2	0.050	0.164	0.112
R^2 Between	0.050	0.111	0.067
Observations	53885	19045	23751

$Y_{it} = \alpha + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_{-2} D_{-2it} + \gamma_{-1} D_{-1it} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$

Standard errors in parentheses

Source: The Understanding Society - The UK longitudinal study: 2009-2018

$^+$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table D5: The effects of disability, physical disability and mental disability in Balanced and Unbalanced Panels

	General.Dis (Unbalanced)	General.Dis (Balanced)	Physical.Dis (Unbalanced)	Physical.Dis (Balanced)	Mental.Dis (Unbalanced)	Mental.Dis (Balanced)
Year became disabled	-0.099*** (0.01)	-0.240*** (0.05)				
Disabled for 1-2 years	-0.116*** (0.02)	-0.315*** (0.06)				
Disabled for 2-3 years	-0.095*** (0.03)	-0.280*** (0.07)				
Disabled for 3 years or more	-0.088** (0.03)	-0.197* (0.08)				
Year became Phy.disabled			-0.154*** (0.01)	-0.278*** (0.06)		
Phy.disabled for 1-2 years			-0.194*** (0.02)	-0.415*** (0.07)		
Phy.disabled for 2-3 years			-0.187*** (0.03)	-0.372*** (0.09)		
Phy.disabled 3 years or more			-0.187*** (0.04)	-0.366*** (0.10)		
Year became Men.disabled					-0.284*** (0.01)	-0.350*** (0.08)
Men.disabled for 1-2 years					-0.386*** (0.02)	-0.470*** (0.09)
Men.disabled for 2-3 years					-0.315*** (0.03)	-0.355*** (0.10)
Men.disabled 3 years or more					-0.293*** (0.04)	-0.131 (0.11)
Age: 27-37	-0.128* (0.06)	-0.054 (0.20)	-0.159* (0.07)	-0.508+ (0.29)	-0.074 (0.07)	-0.551* (0.28)
Age: 38-46	-0.207** (0.07)	-0.310 (0.24)	-0.253** (0.08)	-0.602+ (0.34)	-0.183* (0.09)	-0.832* (0.33)
Age: 47-56	-0.168* (0.08)	-0.428 (0.27)	-0.191* (0.10)	-0.898* (0.38)	-0.175+ (0.10)	-1.077** (0.38)
Age: 57-66	-0.077 (0.09)	-0.259 (0.29)	-0.100 (0.11)	-0.640 (0.40)	-0.106 (0.11)	-0.918* (0.41)
Age: 67 or more	-0.034 (0.10)	-0.162 (0.31)	-0.069 (0.12)	-0.688 (0.43)	-0.099 (0.12)	-0.977* (0.45)
Log of real household income per capita	0.041*** (0.01)	0.034 (0.03)	0.044*** (0.01)	-0.025 (0.04)	0.055*** (0.01)	0.068 (0.05)
Single	-0.120* (0.06)	-0.332+ (0.19)	-0.101 (0.06)	-0.261 (0.22)	-0.143* (0.06)	-0.295 (0.23)
Cohabit	0.027 (0.04)	0.046 (0.13)	0.098* (0.05)	0.219 (0.16)	0.020 (0.05)	-0.121 (0.17)
Widowed	-0.287*** (0.06)	-0.317+ (0.17)	-0.271*** (0.07)	-0.076 (0.21)	-0.283*** (0.07)	-0.706** (0.23)
Divorced	-0.200*** (0.06)	-0.271 (0.18)	-0.064 (0.07)	0.078 (0.18)	-0.164* (0.07)	-0.276 (0.21)
Separated	-0.171** (0.06)	0.100 (0.17)	-0.117 (0.07)	0.428+ (0.23)	-0.226** (0.07)	0.162 (0.22)
Unemployed	-0.272*** (0.03)	-0.382*** (0.10)	-0.259*** (0.04)	-0.584*** (0.12)	-0.271*** (0.04)	-0.465*** (0.13)
Retired	0.118*** (0.03)	0.135+ (0.08)	0.078* (0.03)	0.038 (0.10)	0.073* (0.04)	-0.124 (0.13)
Not active in labour market	-0.100*** (0.03)	-0.272*** (0.07)	-0.158*** (0.03)	-0.421*** (0.09)	-0.145*** (0.03)	-0.374*** (0.10)
Edu: University	-0.071 (0.11)	-0.012 (0.32)	-0.187 (0.13)	0.398 (0.37)	-0.200 (0.14)	1.286* (0.56)
Edu: A Levels	0.015	-0.318	-0.184	0.220	-0.091	1.244*

Table D5 –continued on next page

Table D5 – continued from previous page

	(0.09)	(0.31)	(0.12)	(0.35)	(0.13)	(0.55)
Household size:2	-0.018	-0.077	-0.040	0.004	0.044	-0.001
	(0.04)	(0.11)	(0.05)	(0.13)	(0.05)	(0.15)
Household size:3	-0.033	0.026	-0.014	0.143	0.064	0.103
	(0.05)	(0.13)	(0.05)	(0.16)	(0.05)	(0.19)
Household size:4+	-0.022	0.050	-0.046	0.090	0.067	0.127
	(0.05)	(0.15)	(0.06)	(0.19)	(0.06)	(0.22)
Owned home outright	0.020	-0.016	0.043	0.014	0.058	0.015
	(0.03)	(0.08)	(0.04)	(0.11)	(0.04)	(0.14)
No. of dependent	0.046	-0.077	0.074*	0.067	-0.002	-0.113
children:1	(0.03)	(0.09)	(0.04)	(0.13)	(0.04)	(0.14)
No. of dependent	0.098*	0.058	0.152**	0.208	0.076	0.106
children:2	(0.04)	(0.13)	(0.05)	(0.19)	(0.05)	(0.21)
No. of dependent	0.132*	0.092	0.320***	0.457	0.134+	0.156
children:3+	(0.06)	(0.20)	(0.08)	(0.28)	(0.08)	(0.37)
Constant	5.470***	5.622***	5.355***	2.771+	5.040***	5.437***
	(0.25)	(0.75)	(0.29)	(1.68)	(0.30)	(0.87)
Year and Regional dummies	Yes	Yes	Yes	Yes	Yes	yes
R^2	0.013	0.029	0.019	0.051	0.038	0.082
Adjusted R^2	-0.303	-0.169	-0.276	-0.131	-0.260	-0.096
R^2 Within	0.013	0.029	0.019	0.051	0.038	0.082
Overall R^2	0.023	0.022	0.034	0.004	0.049	0.001
R^2 Between	0.026	0.023	0.042	0.002	0.049	0.004
Observations	72538	7641	56698	4828	53885	3577

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$

Standard errors in parentheses

Source: The Understanding Society - The UK longitudinal study: 2009-2018

$+ p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table D6: The effects of General Disability on life satisfaction – Baseline Estimation

	Disability	+Lags of disability	+Individual controls	Household controls	Regional dummies	Year dummies
Disability	-0.140***					
	(0.01)					
Year became disabled		-0.129***	-0.128***	-0.130***	-0.130***	-0.103***
		(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Disabled for 1-2 years		-0.173***	-0.171***	-0.174***	-0.174***	-0.129***
		(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Disabled for 2-3 years		-0.156***	-0.154***	-0.156***	-0.155***	-0.105***
		(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Disabled for 3 years or more		-0.131***	-0.130***	-0.134***	-0.133***	-0.111***
		(0.02)	(0.02)	(0.02)	(0.02)	(0.03)
Age: 27-37			-0.120*	-0.131**	-0.130**	-0.084+
			(0.05)	(0.05)	(0.05)	(0.05)
Age: 38-46			-0.213***	-0.228***	-0.230***	-0.137*
			(0.06)	(0.06)	(0.06)	(0.06)
Age: 47-55			-0.218**	-0.228**	-0.230**	-0.102
			(0.07)	(0.07)	(0.07)	(0.07)
Age: 56-66			-0.148+	-0.158*	-0.161*	0.001
			(0.08)	(0.08)	(0.08)	(0.08)
Age: 67 or more			-0.186*	-0.200*	-0.203*	-0.014
			(0.09)	(0.09)	(0.09)	(0.09)
Single			-0.114*	-0.111*	-0.112*	-0.125*
			(0.05)	(0.05)	(0.05)	(0.05)
Cohabit			0.030	0.033	0.037	0.033
			(0.04)	(0.04)	(0.04)	(0.04)
Widowed			-0.209***	-0.215***	-0.218***	-0.216***
			(0.06)	(0.06)	(0.06)	(0.06)
Divorced			-0.193***	-0.190***	-0.190***	-0.179**
			(0.05)	(0.06)	(0.06)	(0.06)
Separated			-0.233***	-0.227***	-0.227***	-0.226***
			(0.06)	(0.06)	(0.06)	(0.06)
Unemployment			-0.267***	-0.256***	-0.256***	-0.254***
			(0.03)	(0.03)	(0.03)	(0.03)
Retired			0.092**	0.097***	0.097***	0.121***
			(0.03)	(0.03)	(0.03)	(0.03)
Not active in labour market			-0.104***	-0.100***	-0.100***	-0.096***
			(0.03)	(0.03)	(0.03)	(0.03)
Edu: University			-0.232*	-0.233*	-0.228*	-0.155
			(0.10)	(0.10)	(0.10)	(0.10)
Edu: A Levels			-0.100	-0.100	-0.098	-0.052
			(0.09)	(0.09)	(0.09)	(0.09)
Log of real household income per capita				0.026*	0.026*	0.040***
				(0.01)	(0.01)	(0.01)
Household size:2				-0.003	-0.009	-0.016
				(0.04)	(0.04)	(0.04)
Household size:3				-0.012	-0.020	-0.029
				(0.04)	(0.04)	(0.04)
Household size:4+				0.003	-0.004	-0.008
				(0.05)	(0.05)	(0.05)
Owned home outright				0.018	0.022	0.029
				(0.03)	(0.03)	(0.03)
No. of dependent children:1				0.041	0.040	0.037
				(0.03)	(0.03)	(0.03)
No. of dependent children:2				0.062	0.063	0.059
				(0.04)	(0.04)	(0.04)
No. of dependent children:3+				0.106+	0.105+	0.107+
				(0.06)	(0.06)	(0.06)
Region 2					-0.497*	-0.499*
					(0.23)	(0.23)
Region 3					-0.103	-0.106
					(0.23)	(0.23)
Region 4					-0.096	-0.089
					(0.22)	(0.22)
Region 5					0.114	0.103
					(0.23)	(0.23)
Region 6					-0.080	-0.078
					(0.22)	(0.22)

Table D6 –continued on next page

Table D6 – continued from previous page

	(1)	(2)	(3)	(4)	(5)	(6)
Region 7					-0.112	-0.137
					(0.23)	(0.23)
Region 8					-0.167	-0.179
					(0.22)	(0.22)
Region 9					-0.052	-0.060
					(0.23)	(0.23)
Region 10					-0.316	-0.330
					(0.25)	(0.25)
Region 11					-0.389	-0.402
					(0.25)	(0.25)
Region 12					-0.134	-0.223
					(0.49)	(0.49)
Year 2010						-0.077***
						(0.02)
Year 2011						-0.163***
						(0.02)
Year 2012						-0.257***
						(0.02)
Year 2013						-0.305***
						(0.02)
Year 2014						-0.117***
						(0.02)
Year 2015						-0.133***
						(0.03)
Year 2016						-0.201***
						(0.03)
Constant	5.246***	5.247***	5.576***	5.380***	5.551***	5.434***
	(0.01)	(0.01)	(0.09)	(0.13)	(0.23)	(0.23)
R^2	0.004	0.004	0.006	0.007	0.007	0.013
Adjusted R^2	-0.298	-0.298	-0.295	-0.295	-0.295	-0.287
R^2 Within	0.004	0.004	0.006	0.007	0.007	0.013
Overall R^2	0.005	0.005	0.027	0.027	0.013	0.030
R^2 Between	0.008	0.008	0.042	0.043	0.017	0.040
Observations	80275	80275	80275	80275	80275	80275

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$

Standard errors in parentheses

Source: The Understanding Society - The UK longitudinal study: 2009-2016

+ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table D7: The effects of Physical Disability on life satisfaction – Baseline Estimation

	Physical Disability	+Lags of physical disability	+Individual controls	Household controls	Regional dummies	Year dummies
Physical Disability	-0.219***					
	(0.01)					
Year became physical disabled		-0.202***	-0.197***	-0.197***	-0.197***	-0.154***
		(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Physical disabled for 1-2 years		-0.261***	-0.254***	-0.253***	-0.253***	-0.194***
		(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Physical disabled for 2-3 years		-0.270***	-0.260***	-0.259***	-0.260***	-0.187***
		(0.03)	(0.03)	(0.03)	(0.03)	(0.03)
Physical disabled for 3 years or more		-0.249***	-0.240***	-0.240***	-0.240***	-0.187***
		(0.03)	(0.03)	(0.03)	(0.03)	(0.04)
Age: 27-37			-0.191**	-0.216**	-0.219**	-0.159*
			(0.07)	(0.07)	(0.07)	(0.07)
Age: 38-46			-0.340***	-0.367***	-0.369***	-0.253**
			(0.08)	(0.08)	(0.08)	(0.08)
Age: 47-56			-0.348***	-0.356***	-0.358***	-0.191*
			(0.09)	(0.09)	(0.09)	(0.10)
Age: 57-66			-0.309**	-0.316**	-0.319**	-0.100
			(0.10)	(0.10)	(0.10)	(0.11)
Age: 67 or more			-0.318**	-0.329**	-0.332**	-0.069
			(0.11)	(0.11)	(0.11)	(0.12)
Single			-0.090	-0.087	-0.086	-0.101
			(0.06)	(0.06)	(0.06)	(0.06)
Cohabit			0.100*	0.108*	0.109*	0.098*
			(0.05)	(0.05)	(0.05)	(0.05)
Widowed			-0.254***	-0.278***	-0.278***	-0.271***
			(0.07)	(0.07)	(0.07)	(0.07)
Divorced			-0.071	-0.071	-0.071	-0.064
			(0.06)	(0.07)	(0.07)	(0.07)
Separated			-0.115+	-0.114	-0.114	-0.117
			(0.07)	(0.07)	(0.07)	(0.07)
Unemployed			-0.274***	-0.265***	-0.265***	-0.259***
			(0.04)	(0.04)	(0.04)	(0.04)
Retired			0.038	0.040	0.042	0.078*
			(0.03)	(0.03)	(0.03)	(0.03)
Not active in labour market			-0.165***	-0.165***	-0.166***	-0.158***
			(0.03)	(0.03)	(0.03)	(0.03)
Edu: University			-0.275*	-0.267*	-0.275*	-0.187
			(0.13)	(0.13)	(0.13)	(0.13)
Edu: A-levels			-0.231*	-0.226+	-0.226+	-0.184
			(0.12)	(0.12)	(0.12)	(0.12)
Log of real household income per capita				0.021+	0.021+	0.044***
				(0.01)	(0.01)	(0.01)
Household size:2				-0.040	-0.038	-0.040
				(0.05)	(0.05)	(0.05)
Household size:3				-0.012	-0.010	-0.014
				(0.05)	(0.05)	(0.05)
Household size:4+				-0.042	-0.043	-0.046
				(0.06)	(0.06)	(0.06)
Owned home outright				0.024	0.029	0.043
				(0.04)	(0.04)	(0.04)
No. of dependent children:1				0.085*	0.083*	0.074*
				(0.04)	(0.04)	(0.04)
No. of dependent children:2				0.163**	0.162**	0.152**
				(0.05)	(0.05)	(0.05)
No. of dependent children:3+				0.328***	0.328***	0.320***
				(0.08)	(0.08)	(0.08)
Region 2					-0.379	-0.387
					(0.27)	(0.27)
Region 3					0.270	0.280
					(0.30)	(0.30)
Region 4					0.026	0.059
					(0.28)	(0.28)
Region 5					-0.231	-0.211
					(0.28)	(0.28)
Region 6					0.221	0.252
					(0.27)	(0.27)

Table D7 –continued on next page

	(1)	(2)	(3)	(4)	(5)	(6)
Region 7					0.002	0.040
					(0.30)	(0.29)
Region 8					-0.020	-0.008
					(0.27)	(0.27)
Region 9					0.039	0.070
					(0.28)	(0.28)
Region 10					0.124	0.138
					(0.32)	(0.32)
Region 11					-0.285	-0.272
					(0.31)	(0.31)
Region 12					0.045	-0.030
					(0.65)	(0.65)
Year 2010						-0.128***
						(0.03)
Year 2011						-0.208***
						(0.03)
Year 2012						-0.272***
						(0.03)
Year 2013						-0.392***
						(0.03)
Year 2014						-0.290***
						(0.03)
Year 2015						-0.203***
						(0.04)
Year 2016						-0.249***
						(0.04)
Year 2017						-0.414***
						(0.05)
Year 2018						-0.771***
						(0.20)
Constant	5.151***	5.154***	5.679***	5.518***	5.550***	5.355***
	(0.01)	(0.01)	(0.12)	(0.16)	(0.28)	(0.29)
R^2	0.009	0.010	0.012	0.013	0.013	0.019
Adjusted R^2	-0.287	-0.287	-0.284	-0.283	-0.283	-0.276
R^2 Within	0.009	0.010	0.012	0.013	0.013	0.019
Overall R^2	0.011	0.011	0.022	0.016	0.010	0.034
R^2 Between	0.015	0.015	0.027	0.015	0.008	0.042
Observations	56698	56698	56698	56698	56698	56698

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$

Source: The Understanding Society - The UK longitudinal study: 2009-2018

Table D8: The effects of Mental Disability on life satisfaction – Baseline Estimation

	Mental Disability	+Lags of mental disability	+Individual controls	Household controls	Regional dummies	Year dummies
Mental Disability	-0.380***					
	(0.01)					
Year became		-0.351***	-0.338***	-0.339***	-0.339***	-0.284***
mentally disabled		(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Mentally disabled		-0.488***	-0.467***	-0.469***	-0.469***	-0.386***
for 1-2 years		(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Mentally disabled		-0.446***	-0.416***	-0.417***	-0.416***	-0.315***
for 2-3 years		(0.03)	(0.03)	(0.03)	(0.03)	(0.03)
Mentally disabled		-0.422***	-0.387***	-0.388***	-0.388***	-0.293***
for 3 years or more		(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
Age: 27-37			-0.135*	-0.148*	-0.147*	-0.074
			(0.07)	(0.07)	(0.07)	(0.07)
Age: 38-46			-0.309***	-0.326***	-0.327***	-0.183*
			(0.08)	(0.08)	(0.08)	(0.09)
Age: 47-56			-0.377***	-0.389***	-0.391***	-0.175+
			(0.09)	(0.09)	(0.09)	(0.10)
Age: 57-66			-0.376***	-0.391***	-0.394***	-0.106
			(0.10)	(0.10)	(0.10)	(0.11)
Age: 67 or more			-0.439***	-0.458***	-0.460***	-0.099
			(0.11)	(0.11)	(0.11)	(0.12)
Single			-0.144*	-0.119+	-0.119+	-0.143*
			(0.06)	(0.06)	(0.06)	(0.06)
Cohabit			0.035	0.038	0.039	0.020
			(0.05)	(0.05)	(0.05)	(0.05)
Widowed			-0.335***	-0.303***	-0.302***	-0.283***
			(0.07)	(0.07)	(0.07)	(0.07)
Divorced			-0.200**	-0.170*	-0.168*	-0.164*
			(0.06)	(0.07)	(0.07)	(0.07)
Separated			-0.249***	-0.221**	-0.219**	-0.226**
			(0.07)	(0.07)	(0.07)	(0.07)
Unemployed			-0.296***	-0.285***	-0.285***	-0.271***
			(0.04)	(0.04)	(0.04)	(0.04)
Retired			0.016	0.021	0.022	0.073*
			(0.04)	(0.04)	(0.04)	(0.04)
Not active in			-0.162***	-0.158***	-0.158***	-0.145***
labour market			(0.03)	(0.03)	(0.03)	(0.03)
Edu: University			-0.289*	-0.290*	-0.300*	-0.200
			(0.14)	(0.14)	(0.14)	(0.14)
Edu: A Levels			-0.133	-0.135	-0.137	-0.091
			(0.13)	(0.13)	(0.13)	(0.13)
Log of real household				0.029*	0.029*	0.055***
income per capita				(0.01)	(0.01)	(0.01)
Household size:2				0.053	0.056	0.044
				(0.05)	(0.05)	(0.05)
Household size:3				0.075	0.079	0.064
				(0.05)	(0.05)	(0.05)
Household size:4+				0.078	0.082	0.067
				(0.06)	(0.06)	(0.06)
Owned home outright				0.035	0.040	0.058
				(0.04)	(0.04)	(0.04)
No. of dependent children:1				0.006	0.006	-0.002
				(0.04)	(0.04)	(0.04)
No. of dependent children:2				0.081	0.080	0.076
				(0.05)	(0.05)	(0.05)
No. of dependent children:3				0.124	0.124	0.134+
				(0.08)	(0.08)	(0.08)
Region 2					-0.230	-0.258
					(0.29)	(0.29)
Region 3					0.541+	0.503+
					(0.30)	(0.30)
Region 4					0.014	-0.005
					(0.30)	(0.30)
Region 5					0.079	0.043
					(0.29)	(0.29)
Region 6					0.154	0.128
					(0.28)	(0.28)

Table D8 –continued on next page

Table D8 – continued from previous page

	(1)	(2)	(3)	(4)	(5)	(6)
Region 7					0.139 (0.30)	0.100 (0.30)
Region 8					0.085 (0.28)	0.053 (0.28)
Region 9					0.137 (0.29)	0.108 (0.29)
Region 10					0.217 (0.32)	0.170 (0.32)
Region 11					0.062 (0.33)	0.040 (0.33)
Region 12					-0.151 (0.83)	-0.243 (0.83)
Year 2010						-0.095*** (0.03)
Year 2011						-0.186*** (0.03)
Year 2012						-0.282*** (0.03)
Year 2013						-0.400*** (0.03)
Year 2014						-0.301*** (0.03)
Year 2015						-0.231*** (0.04)
Year 2016						-0.300*** (0.04)
Year 2017						-0.432*** (0.05)
Year 2018						-0.534* (0.21)
Constant	5.050*** (0.01)	5.054*** (0.01)	5.630*** (0.12)	5.353*** (0.16)	5.266*** (0.29)	5.040*** (0.30)
R^2	0.027	0.028	0.031	0.032	0.032	0.038
Adjusted R^2	-0.273	-0.272	-0.268	-0.268	-0.268	-0.260
R^2 Within	0.027	0.028	0.031	0.032	0.032	0.038
Overall R^2	0.035	0.039	0.028	0.026	0.018	0.049
R^2 Between	0.052	0.056	0.017	0.015	0.008	0.049
Observations	53885	53885	53885	53885	53885	53885

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$

Source: The Understanding Society - The UK longitudinal study: 2009-2016

Table D9: The effects of General Disability on life satisfaction – POLS – RE – FE Estimations

	OLS	RE	FE
Year became disabled	-0.154***	-0.127***	-0.103***
	(0.01)	(0.01)	(0.01)
Disabled for 1-2 years	-0.231***	-0.177***	-0.129***
	(0.02)	(0.02)	(0.02)
Disabled for 2-3 years	-0.248***	-0.172***	-0.105***
	(0.02)	(0.02)	(0.02)
Disabled for 3 years or more	-0.347***	-0.215***	-0.111***
	(0.02)	(0.03)	(0.03)
Age: 27-37	-0.316***	-0.250***	-0.084^{+}
	(0.03)	(0.03)	(0.05)
Age: 38-46	-0.420***	-0.334***	-0.137*
	(0.03)	(0.03)	(0.06)
Age: 47-55	-0.426***	-0.312***	-0.102
	(0.03)	(0.03)	(0.07)
Age: 56-66	-0.192***	-0.097**	0.001
	(0.03)	(0.04)	(0.08)
Age: 67 or more	-0.100**	-0.010	-0.014
	(0.03)	(0.04)	(0.09)
Log of real household income per capita	0.161***	0.109***	0.040***
	(0.01)	(0.01)	(0.01)
Male	-0.036***	-0.028^{+}	
	(0.01)	(0.02)	
Single	-0.367***	-0.328***	-0.125*
	(0.02)	(0.03)	(0.05)
Cohabit	-0.117***	-0.099***	0.033
	(0.02)	(0.02)	(0.04)
Widowed	-0.179***	-0.158***	-0.216***
	(0.03)	(0.03)	(0.06)
Divorced	-0.456***	-0.420***	-0.179**
	(0.02)	(0.03)	(0.06)
Separated	-0.511***	-0.453***	-0.226***
	(0.04)	(0.04)	(0.06)
Unemployment	-0.538***	-0.410***	-0.254***
	(0.03)	(0.03)	(0.03)
Retired	0.246***	0.211***	0.121***
	(0.02)	(0.02)	(0.03)
Not active in labour market	-0.224***	-0.170***	-0.096***
	(0.02)	(0.02)	(0.03)
Edu: University	0.106***	0.129***	-0.155
	(0.01)	(0.02)	(0.10)
Edu: A Levels	0.009	0.025	-0.052
	(0.01)	(0.02)	(0.09)
Household size:2	-0.041*	-0.018	-0.016
	(0.02)	(0.02)	(0.04)
Household size:3	-0.082***	-0.052^{+}	-0.029
	(0.02)	(0.03)	(0.04)
Household size:4+	-0.064*	-0.039	-0.008
	(0.03)	(0.03)	(0.05)
Owned home outright	0.156***	0.146***	0.029
	(0.01)	(0.02)	(0.03)
No. of dependent children:1	0.036^{+}	0.025	0.037
	(0.02)	(0.02)	(0.03)
No. of dependent children:2	0.107***	0.070*	0.059
	(0.02)	(0.03)	(0.04)
No. of dependent children:3	0.097**	0.067^{+}	0.107^{+}
	(0.03)	(0.04)	(0.06)
Constant	4.634***	4.834***	5.434***
	(0.07)	(0.09)	(0.23)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.088		0.013
Adjusted R^2	0.087		-0.287
R^2 Within		0.011	0.013
Overall R^2		0.087	0.030
R^2 Between		0.137	0.040
Observations	80274	80274	80275

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2016
$^{+}$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table D10: The effects of Physical Disability on life satisfaction – POLS – RE – FE Estimations

	OLS	RE	FE
Year became physical disabled	-0.239***	-0.194***	-0.154***
	(0.01)	(0.01)	(0.01)
Physical disabled for 1-2 years	-0.387***	-0.280***	-0.194***
	(0.02)	(0.02)	(0.02)
Physical disabled for 2-3 years	-0.448***	-0.300***	-0.187***
	(0.03)	(0.03)	(0.03)
Physical disabled for 3 years or more	-0.524***	-0.337***	-0.187***
	(0.03)	(0.03)	(0.04)
Age: 27-37	-0.387***	-0.323***	-0.159*
	(0.03)	(0.04)	(0.07)
Age: 38-46	-0.503***	-0.434***	-0.253**
	(0.03)	(0.04)	(0.08)
Age: 47-56	-0.487***	-0.379***	-0.191*
	(0.03)	(0.04)	(0.10)
Age: 57-66	-0.204***	-0.107*	-0.100
	(0.04)	(0.05)	(0.11)
Age: 67 or more	-0.006	0.072	-0.069
	(0.04)	(0.05)	(0.12)
Male	-0.064***	-0.055**	
	(0.01)	(0.02)	
Log of real household income per capita	0.151***	0.103***	0.044***
	(0.01)	(0.01)	(0.01)
Single	-0.422***	-0.377***	-0.101
	(0.02)	(0.03)	(0.06)
Cohabit	-0.081***	-0.072**	0.098*
	(0.02)	(0.03)	(0.05)
Widowed	-0.219***	-0.199***	-0.271***
	(0.03)	(0.04)	(0.07)
Divorced	-0.482***	-0.419***	-0.064
	(0.03)	(0.03)	(0.07)
Separated	-0.547***	-0.441***	-0.117
	(0.04)	(0.05)	(0.07)
Unemployed	-0.559***	-0.422***	-0.259***
	(0.03)	(0.03)	(0.04)
Retired	0.212***	0.181***	0.078*
	(0.02)	(0.02)	(0.03)
Not active in labour market	-0.288***	-0.244***	-0.158***
	(0.02)	(0.02)	(0.03)
Edu: University	0.098***	0.117***	-0.187
	(0.02)	(0.02)	(0.13)
Edu: A-levels	0.026+	0.025	-0.184
	(0.02)	(0.02)	(0.12)
Household size:2	-0.095***	-0.062*	-0.040
	(0.02)	(0.03)	(0.05)
Household size:3	-0.136***	-0.089**	-0.014
	(0.03)	(0.03)	(0.05)
Household size:4+	-0.175***	-0.130***	-0.046
	(0.03)	(0.04)	(0.06)
Owned home outright	0.176***	0.171***	0.043
	(0.02)	(0.02)	(0.04)
No. of dependent children:1	0.082***	0.059*	0.074*
	(0.02)	(0.03)	(0.04)
No. of dependent children:2	0.193***	0.152***	0.152**
	(0.03)	(0.04)	(0.05)
No. of dependent children:3+	0.194***	0.175***	0.320***
	(0.04)	(0.05)	(0.08)
Constant	4.717***	4.874***	5.355***
	(0.09)	(0.11)	(0.29)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.115		0.019
Adjusted R^2	0.114		-0.276
R^2 Within		0.016	0.019
Overall R^2		0.113	0.034
R^2 Between		0.177	0.042
Observations	56698	56698	56698

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
$^+$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table D11: The effects of Mental Disability on life satisfaction – POLS – RE – FE Estimations

	OLS	RE	FE
Year became mentally disabled	-0.396***	-0.333***	-0.284***
	(0.01)	(0.01)	(0.01)
Mentally disabled for 1-2 years	-0.694***	-0.519***	-0.386***
	(0.02)	(0.02)	(0.02)
Mentally disabled for 2-3 years	-0.757***	-0.501***	-0.315***
	(0.04)	(0.03)	(0.03)
Mentally disabled for 3 years or more	-0.886***	-0.544***	-0.293***
	(0.04)	(0.04)	(0.04)
Age: 27-37	-0.317***	-0.271***	-0.074
	(0.03)	(0.04)	(0.07)
Age: 38-46	-0.447***	-0.401***	-0.183*
	(0.03)	(0.04)	(0.09)
Age: 47-56	-0.490***	-0.411***	-0.175+
	(0.03)	(0.04)	(0.10)
Age: 57-66	-0.267***	-0.200***	-0.106
	(0.04)	(0.04)	(0.11)
Age: 67 or more	-0.042	-0.010	-0.099
	(0.04)	(0.05)	(0.12)
Male	-0.130***	-0.113***	
	(0.01)	(0.02)	
Log of real household income per capita	0.150***	0.108***	0.055***
	(0.01)	(0.01)	(0.01)
Single	-0.363***	-0.329***	-0.143*
	(0.02)	(0.03)	(0.06)
Cohabit	-0.062**	-0.062*	0.020
	(0.02)	(0.03)	(0.05)
Widowed	-0.202***	-0.186***	-0.283***
	(0.03)	(0.04)	(0.07)
Divorced	-0.484***	-0.429***	-0.164*
	(0.03)	(0.03)	(0.07)
Separated	-0.472***	-0.418***	-0.226**
	(0.04)	(0.05)	(0.07)
Unemployed	-0.487***	-0.397***	-0.271***
	(0.03)	(0.03)	(0.04)
Retired	0.175***	0.161***	0.073*
	(0.02)	(0.03)	(0.04)
Not active in labour market	-0.196***	-0.189***	-0.145***
	(0.02)	(0.02)	(0.03)
Edu: University	0.108***	0.119***	-0.200
	(0.02)	(0.02)	(0.14)
Edu: A Levels	0.003	0.008	-0.091
	(0.02)	(0.02)	(0.13)
Household size:2	-0.051*	-0.011	0.044
	(0.02)	(0.03)	(0.05)
Household size:3	-0.060*	-0.020	0.064
	(0.03)	(0.03)	(0.05)
Household size:4+	-0.074*	-0.032	0.067
	(0.03)	(0.04)	(0.06)
Owned home outright	0.154***	0.152***	0.058
	(0.02)	(0.02)	(0.04)
No. of dependent children:1	0.038	0.008	-0.002
	(0.02)	(0.03)	(0.04)
No. of dependent children:2	0.106***	0.091*	0.076
	(0.03)	(0.04)	(0.05)
No. of dependent children:3	0.096*	0.072	0.134+
	(0.04)	(0.05)	(0.08)
Constant	4.654***	4.771***	5.040***
	(0.09)	(0.11)	(0.30)
Year and Regional dummies	Yes	Yes	Yes
R^2	0.119		0.038
Adjusted R^2	0.118		-0.260
R^2 Within		0.035	0.038
Overall R^2		0.117	0.049
R^2 Between		0.167	0.049
Observations	53885	53885	53885

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
$^+ p < 0.1$, $^* p < 0.05$, $^{**} p < 0.01$, $^{***} p < 0.001$

Table D12: The effects of General Disability on life satisfaction – Models includes never-disabled individuals

	OLS-non.dis	OLS-onset	RE-non.dis	RE-onset	FE-non.dis	FE-onset
Year became disabled	-0.305***	-0.160***	-0.222***	-0.127***	-0.117***	-0.099***
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Disabled for 1-2 years	-0.389***	-0.236***	-0.283***	-0.173***	-0.144***	-0.116***
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Disabled for 2-3 years	-0.420***	-0.253***	-0.302***	-0.169***	-0.140***	-0.095***
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.03)
Disabled for 3 years or more	-0.529***	-0.340***	-0.368***	-0.200***	-0.155***	-0.088**
	(0.02)	(0.03)	(0.02)	(0.03)	(0.03)	(0.03)
Age: 27-37	-0.288***	-0.351***	-0.228***	-0.278***	-0.025	-0.128*
	(0.02)	(0.03)	(0.02)	(0.03)	(0.03)	(0.06)
Age: 38-46	-0.367***	-0.449***	-0.304***	-0.366***	-0.038	-0.207**
	(0.02)	(0.03)	(0.02)	(0.03)	(0.04)	(0.07)
Age: 47-56	-0.400***	-0.445***	-0.308***	-0.330***	0.006	-0.168*
	(0.02)	(0.03)	(0.02)	(0.03)	(0.05)	(0.08)
Age: 57-66	-0.229***	-0.215***	-0.160***	-0.126***	0.064	-0.077
	(0.02)	(0.03)	(0.02)	(0.04)	(0.06)	(0.09)
Age: 67 or more	-0.121***	-0.099**	-0.055*	-0.003	0.085	-0.034
	(0.02)	(0.04)	(0.03)	(0.04)	(0.06)	(0.10)
Log of real household	0.149***	0.159***	0.100***	0.108***	0.030***	0.041***
income per capita	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Male	-0.037***	-0.041***	-0.020$^+$	-0.033*		
	(0.01)	(0.01)	(0.01)	(0.02)		
Single	-0.319***	-0.377***	-0.252***	-0.329***	-0.067*	-0.120*
	(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.06)
Cohabit	-0.112***	-0.102***	-0.095***	-0.094***	0.018	0.027
	(0.01)	(0.02)	(0.01)	(0.02)	(0.03)	(0.04)
Widowed	-0.181***	-0.208***	-0.157***	-0.190***	-0.212***	-0.287***
	(0.02)	(0.03)	(0.03)	(0.03)	(0.05)	(0.06)
Divorced	-0.387***	-0.471***	-0.344***	-0.436***	-0.106**	-0.200***
	(0.02)	(0.02)	(0.02)	(0.03)	(0.04)	(0.06)
Separated	-0.454***	-0.484***	-0.392***	-0.413***	-0.192***	-0.171**
	(0.03)	(0.04)	(0.03)	(0.05)	(0.04)	(0.06)
Unemployed	-0.465***	-0.550***	-0.354***	-0.426***	-0.228***	-0.272***
	(0.02)	(0.03)	(0.02)	(0.03)	(0.02)	(0.03)
Retired	0.304***	0.225***	0.265***	0.196***	0.155***	0.118***
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.03)
Not active in	-0.005	-0.229***	0.009	-0.176***	-0.010	-0.100***
labour market	(0.01)	(0.02)	(0.01)	(0.02)	(0.02)	(0.03)
Edu: University	0.118***	0.103***	0.143***	0.127***	0.034	-0.071
	(0.01)	(0.01)	(0.02)	(0.02)	(0.07)	(0.11)
Edu: A Levels	0.045***	0.015	0.070***	0.026	0.134*	0.015
	(0.01)	(0.01)	(0.01)	(0.02)	(0.07)	(0.09)
Household size:2	-0.025$^+$	-0.068**	0.009	-0.030	0.023	-0.018
	(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.04)
Household size:3	-0.049**	-0.103***	-0.011	-0.064*	0.008	-0.033
	(0.02)	(0.02)	(0.02)	(0.03)	(0.03)	(0.05)
Household size:4+	-0.017	-0.092***	0.014	-0.060$^+$	0.003	-0.022
	(0.02)	(0.03)	(0.02)	(0.03)	(0.03)	(0.05)
Owned home outright	0.135***	0.154***	0.123***	0.141***	0.041*	0.020
	(0.01)	(0.01)	(0.01)	(0.02)	(0.02)	(0.03)
No. of dependent children:1	0.038**	0.039$^+$	0.032*	0.026	0.049**	0.046
	(0.01)	(0.02)	(0.01)	(0.02)	(0.02)	(0.03)
No. of dependent children:2	0.057***	0.115***	0.038*	0.087**	0.056*	0.098*
	(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.04)
No. of dependent children:3+	0.060**	0.095**	0.031	0.063	0.049	0.132*
	(0.02)	(0.03)	(0.02)	(0.04)	(0.04)	(0.06)
Constant	4.684***	4.749***	4.913***	4.934***	5.400***	5.470***
	(0.06)	(0.08)	(0.06)	(0.09)	(0.16)	(0.25)
Year and Regional dummies	Yes	Yes	Yes	Yes	Yes	Yes
R^2	0.062	0.087			0.009	0.013
Adjusted R^2	0.061	0.086			-0.359	-0.303
R^2 Within			0.007	0.010	0.009	0.013
Overall R^2			0.060	0.086	0.027	0.023
R^2 Between			0.085	0.133	0.032	0.026
Observations	159362	72537	159362	72537	159363	72538

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitudinal study: 2009-2018
$^+$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table D13: The effects of Physical Disability on life satisfaction – Models includes never-disabled individuals

	OLS-no.dis	OLS-onset	RE-no.dis	RE-onset	FE-no.dis	FE-onset
Year became physical disabled	-0.479***	-0.239***	-0.343***	-0.194***	-0.187***	-0.154***
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Physical disabled for 1-2 years	-0.632***	-0.387***	-0.449***	-0.282***	-0.243***	-0.194***
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Physical disabled for 2-3 years	-0.706***	-0.446***	-0.492***	-0.299***	-0.257***	-0.187***
	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)
Physical disabled for 3 years or more	-0.797***	-0.522***	-0.565***	-0.337***	-0.288***	-0.187***
	(0.03)	(0.03)	(0.04)	(0.03)	(0.03)	(0.04)
Age: 27-37	-0.361***	-0.438***	-0.302***	-0.391***	-0.097**	-0.159**
	(0.02)	(0.04)	(0.02)	(0.05)	(0.03)	(0.07)
Age: 38-46	-0.466***	-0.581***	-0.399***	-0.514***	-0.127**	-0.253**
	(0.02)	(0.04)	(0.02)	(0.05)	(0.04)	(0.08)
Age: 47-56	-0.520***	-0.603***	-0.434***	-0.514***	-0.129**	-0.191*
	(0.02)	(0.04)	(0.02)	(0.05)	(0.05)	(0.10)
Age: 57-66	-0.391***	-0.367***	-0.305***	-0.274***	-0.098^{+}	-0.100
	(0.02)	(0.04)	(0.02)	(0.05)	(0.05)	(0.11)
Age: 67 or more	-0.218***	-0.151***	-0.148***	-0.080	-0.073	-0.069
	(0.02)	(0.04)	(0.03)	(0.05)	(0.06)	(0.12)
Log of real household income per capita	0.143***	0.149***	0.097***	0.103***	0.030***	0.044***
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Male	-0.049***	-0.062***	-0.030**	-0.053**		
	(0.01)	(0.01)	(0.01)	(0.02)		
Single	-0.362***	-0.442***	-0.298***	-0.402***	-0.069*	-0.101
	(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.06)
Cohabit	-0.112***	-0.081***	-0.092***	-0.074**	0.042^{+}	0.098*
	(0.01)	(0.02)	(0.01)	(0.03)	(0.02)	(0.05)
Widowed	-0.190***	-0.212***	-0.163***	-0.193***	-0.207***	-0.271***
	(0.02)	(0.03)	(0.03)	(0.04)	(0.05)	(0.07)
Divorced	-0.391***	-0.492***	-0.338***	-0.431***	-0.069^{+}	-0.064
	(0.02)	(0.03)	(0.02)	(0.03)	(0.04)	(0.07)
Separated	-0.485***	-0.552***	-0.413***	-0.448***	-0.192***	-0.117
	(0.03)	(0.04)	(0.03)	(0.05)	(0.04)	(0.07)
Unemployed	-0.488***	-0.563***	-0.374***	-0.427***	-0.228***	-0.259***
	(0.02)	(0.03)	(0.02)	(0.03)	(0.02)	(0.04)
Retired	0.306***	0.220***	0.258***	0.182***	0.139***	0.078*
	(0.02)	(0.02)	(0.02)	(0.03)	(0.02)	(0.03)
Not active in labour market	-0.046***	-0.297***	-0.026*	-0.251***	-0.018	-0.158***
	(0.01)	(0.02)	(0.01)	(0.02)	(0.02)	(0.03)
Edu: University	0.109***	0.095***	0.136***	0.112***	-0.011	-0.187
	(0.01)	(0.02)	(0.01)	(0.02)	(0.07)	(0.13)
Edu: A Levels	0.033**	0.019	0.055***	0.015	0.079	-0.184
	(0.01)	(0.02)	(0.01)	(0.02)	(0.07)	(0.12)
Household size:2	-0.054***	-0.107***	-0.015	-0.075*	0.009	-0.040
	(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.05)
Household size:3	-0.079***	-0.153***	-0.040*	-0.107**	-0.015	-0.014
	(0.02)	(0.03)	(0.02)	(0.03)	(0.03)	(0.05)
Household size:4+	-0.066***	-0.206***	-0.026	-0.161***	-0.025	-0.046
	(0.02)	(0.03)	(0.02)	(0.04)	(0.03)	(0.06)
Owned home outright	0.145***	0.181***	0.136***	0.177***	0.060**	0.043
	(0.01)	(0.02)	(0.01)	(0.02)	(0.02)	(0.04)
No. of dependent children:1	0.055***	0.088***	0.049***	0.061*	0.068***	0.074*
	(0.01)	(0.02)	(0.01)	(0.03)	(0.02)	(0.04)
No. of dependent children:2	0.087***	0.208***	0.059***	0.159***	0.054*	0.152**
	(0.01)	(0.03)	(0.02)	(0.04)	(0.03)	(0.05)
No. of dependent children:3+	0.106***	0.211***	0.075***	0.183***	0.096*	0.320***
	(0.02)	(0.04)	(0.02)	(0.05)	(0.04)	(0.08)
Constant	4.756***	4.843***	4.981***	5.000***	5.533***	5.355***
	(0.06)	(0.09)	(0.06)	(0.11)	(0.16)	(0.29)
Year and Regional dummies	Yes	Yes	Yes	Yes	Yes	Yes
R^2	0.075	0.115			0.011	0.019
Adjusted R^2	0.075	0.114			-0.351	-0.276
R^2 Within			0.009	0.015	0.011	0.019
Overall R^2			0.074	0.113	0.033	0.034
R^2 Between			0.105	0.179	0.039	0.042
Observations	166143	56698	166143	56698	166144	56698

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$
Standard errors in parentheses
Source: The Understanding Society - The UK longitidinal study: 2009-2018
$^{+}$ $p < 0.1$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table D14: The effects of Mental Disability on life satisfaction – Models includes never-disabled individuals

	OLS-non.dis	OLS-onset	RE-non.dis	RE-onset	FE-non.dis	FE-onset
Year became mentally disabled	-0.707***	-0.395***	-0.531***	-0.332***	-0.329***	-0.284***
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Mentally disabled for 1-2 years	-1.030***	-0.692***	-0.752***	-0.517***	-0.456***	-0.386***
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Mentally disabled for 2-3 years	-1.111***	-0.749***	-0.767***	-0.496***	-0.413***	-0.315***
	(0.03)	(0.04)	(0.03)	(0.03)	(0.03)	(0.03)
Mentally disabled for 3 years or more	-1.280***	-0.878***	-0.867***	-0.537***	-0.435***	-0.293***
	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
Age: 27-37	-0.327***	-0.344***	-0.287***	-0.315***	-0.098**	-0.074
	(0.02)	(0.04)	(0.02)	(0.04)	(0.03)	(0.07)
Age: 38-46	-0.424***	-0.489***	-0.379***	-0.445***	-0.118**	-0.183*
	(0.02)	(0.04)	(0.02)	(0.04)	(0.04)	(0.09)
Age: 47-56	-0.495***	-0.566***	-0.432***	-0.498***	-0.135**	-0.175+
	(0.02)	(0.04)	(0.02)	(0.04)	(0.05)	(0.10)
Age: 57-66	-0.384***	-0.402***	-0.323***	-0.337***	-0.115*	-0.106
	(0.02)	(0.04)	(0.02)	(0.05)	(0.05)	(0.11)
Age: 67 or more	-0.242***	-0.173***	-0.189***	-0.135*	-0.094	-0.099
	(0.02)	(0.04)	(0.03)	(0.05)	(0.06)	(0.12)
Log of real household income per capita	0.138***	0.149***	0.095***	0.108***	0.028***	0.055***
income per capita	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Male	-0.073***	-0.127***	-0.050***	-0.110***		
	(0.01)	(0.01)	(0.01)	(0.02)		
Single	-0.343***	-0.379***	-0.291***	-0.350***	-0.102**	-0.143*
	(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.06)
Cohabit	-0.107***	-0.062**	-0.098***	-0.063*	-0.005	0.020
	(0.01)	(0.02)	(0.01)	(0.03)	(0.02)	(0.05)
Widowed	-0.175***	-0.189***	-0.158***	-0.177***	-0.254***	-0.283***
	(0.02)	(0.03)	(0.02)	(0.04)	(0.05)	(0.05)
Divorced	-0.387***	-0.493***	-0.345***	-0.439***	-0.111**	-0.164*
	(0.02)	(0.03)	(0.02)	(0.03)	(0.04)	(0.07)
Separated	-0.453***	-0.478***	-0.401***	-0.428***	-0.218***	-0.226**
	(0.03)	(0.04)	(0.03)	(0.05)	(0.04)	(0.07)
Unemployed	-0.446***	-0.488***	-0.363***	-0.398***	-0.233***	-0.271***
	(0.02)	(0.03)	(0.02)	(0.03)	(0.02)	(0.04)
Retired	0.277***	0.189***	0.231***	0.163***	0.123***	0.073*
	(0.01)	(0.03)	(0.02)	(0.03)	(0.02)	(0.04)
Not active in labour market	-0.024*	-0.201***	-0.020	-0.192***	-0.017	-0.145***
	(0.01)	(0.02)	(0.01)	(0.02)	(0.02)	(0.03)
Edu: University	0.108***	0.104***	0.135***	0.114***	0.007	-0.200
	(0.01)	(0.02)	(0.01)	(0.02)	(0.08)	(0.14)
Edu: A Levels	0.028**	-0.004	0.050***	-0.002	0.103	-0.091
	(0.01)	(0.02)	(0.01)	(0.02)	(0.07)	(0.13)
Household size:2	-0.046***	-0.061*	-0.008	-0.021	0.024	0.044
	(0.01)	(0.02)	(0.02)	(0.03)	(0.03)	(0.05)
Household size:3	-0.060***	-0.075**	-0.027	-0.036	-0.003	0.064
	(0.02)	(0.03)	(0.02)	(0.03)	(0.03)	(0.05)
Household size:4+	-0.061***	-0.100**	-0.025	-0.058	-0.015	0.067
	(0.02)	(0.03)	(0.02)	(0.04)	(0.03)	(0.06)
Owned home outright	0.138***	0.162***	0.134***	0.160***	0.059**	0.058
	(0.01)	(0.02)	(0.01)	(0.02)	(0.02)	(0.04)
No. of dependent children:1	0.047***	0.044+	0.039**	0.011	0.051**	-0.002
	(0.01)	(0.02)	(0.01)	(0.03)	(0.02)	(0.04)
No. of dependent children:2	0.072***	0.118***	0.050**	0.099**	0.038	0.076
	(0.01)	(0.03)	(0.02)	(0.04)	(0.03)	(0.05)
No. of dependent children:3+	0.085***	0.110**	0.058**	0.082+	0.058	0.134+
	(0.02)	(0.04)	(0.02)	(0.05)	(0.04)	(0.08)
Constant	4.709***	4.746***	4.955***	4.864***	5.496***	5.040***
	(0.05)	(0.10)	(0.06)	(0.11)	(0.16)	(0.30)
Year and Regional dummies	Yes	Yes	Yes	Yes	Yes	Yes
R^2	0.093	0.118			0.017	0.038
Adjusted R^2	0.092	0.117			-0.343	-0.260
Within R^2			0.015	0.035	0.017	0.038
Overall R^2			0.091	0.116	0.045	0.049
R^2 Between			0.125	0.167	0.048	0.049
Observations	175934	53885	175934	53885	175935	53885

$Y_{it} = \alpha_i + \sum_{l=1}^{L} \beta_l C_{lit} + \gamma_0 D_{0it} + \gamma_1 D_{1it} + \gamma_2 D_{2it} + \gamma_3 D_{3it} + \epsilon_{it}$

Standard errors in parentheses

Source: The Understanding Society - The UK longitidinal study: 2009-2018

[+] $p < 0.1$, [*] $p < 0.05$, [**] $p < 0.01$, [***] $p < 0.001$