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HEALTH AND MORBIDITY BY AGE AND SOCIO-ECONOMIC CHARACTERISTICS

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Richard Layte, Anne Nolan, Brian Nolan* and Tom Van Ourti **

Abstract

Expenditure on medical treatment has tended to rise as a proportion of national income throughout the European Union. A particular concern is that, with an ageing population, the pressures on health expenditure will increase further. The aim of this particular work package is to describe and model health and morbidity, and the associated use of health services, by age and socio-economic characteristics across the EU. Although many studies find that time to mortality, rather than age, is more important in determining health care costs, owing to the nature of our data we concentrate on the effect of age on both health status and health services utilisation.

Using longitudinal micro-data from the European Community Household Panel (ECHP), we estimate multivariate models of health status and health services utilisation for each of the EU-15 member states. This research highlights that while there is a similar pattern of worsening health status and increasing health services utilisation as age increases, much of this variation is removed when we account for differences in socio-economic characteristics (and health status where applicable). This finding concurs with previous research that argues that it is time to mortality rather than ageing per se that plays a large part in determining health care expenditures. A further lesson from this research is that the age-health and age-utilisation relationships may also be affected by the particular cultural and institutional factors of the country concerned, including the gate-keeping role of GPs, the extent of eligibility for free care, etc.

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Summary

Expenditure on medical treatment has tended to rise as a proportion of national income throughout the European Union. A particular concern is that, with an ageing population, the pressures on health expenditure will increase further. The aim of this work package is to describe and model health and morbidity, and the associated use of health services by age and socio-economic characteristics across the EU. While many studies find that time to mortality, rather than age, is more important in determining health care costs, owing to the nature of our data we focus on the effect of age on health status and health services utilisation.

Data and research methods

Using longitudinal micro-data from the European Community Household Panel (ECHP), we estimate multivariate models of health status and health services utilisation for each of the EU-15 member states. We use two indicators of health status, namely self-assessed health status and the incidence of chronic illness, and two indicators of health services utilisation – annual GP visits and annual in-patient hospital nights. As age is highly correlated with health status and socio-economic characteristics such as employment, marital status and income, we also control for socio-economic characteristics (and health status where applicable) in our models, in an attempt to isolate a 'true' ageing effect on both health status and health services utilisation. As well as estimating cross-sectional models based on the 1995 and 2000 data, we also take advantage of the fact that the ECHP repeatedly samples the same individuals through time and estimate panel models (in an attempt to distinguish between ageing and cohort effects).

Results

Controlling for socio-economic characteristics (and health status where applicable) removes much of the variation in health status and health services utilisation typically attributed to age. After controlling for socio-economic characteristics (and health status where appropriate), there seems to be a stronger and more significant relationship between age and health status than between age and health services utilisation (and in turn, a more significant relationship between age and GP visits than between age and hospital nights). In each age group, women tend to have worse health status and a higher number of GP visits and hospital nights than men. The relationships between age and health status, and age and utilisation, seem to be more marked for countries in southern Europe. The panel utilisation models yielded results that were higher in each group than the cross-sectional results and more variable at older ages.

Conclusions

Although the panel results suggested that separating the ageing from the cohort effect is important, the extent to which a relatively short panel (in this case, seven years) can distinguish between age and cohort effects is limited. In addition, the comparison of the results may be sensitive to model specification in that: i) the cross-sectional results use count data methods whereas the panel models use simple OLS; and ii) the data are not corrected for potential bias related to attrition. This research highlights that while there is a similar pattern of worsening health status and increasing health services utilisation as age increases, much of this variation is removed when we account for differences in socio-economic characteristics (and health status where applicable). This finding concurs with previous research that argues that it is time to mortality rather than ageing per se that plays a large part in determining health care expenditures. A further lesson from this research is that the age-health and age-utilisation relationships may also be affected by the particular cultural and institutional factors of the country concerned, e.g. the gate-keeping role of GPs and the extent of eligibility for free care.

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1. Introduction

Expenditure on medical treatment has tended to rise as a proportion of national income throughout the European Union. A particular concern is that, with an ageing population, the pressures on health expenditure will increase further. The aim of this particular work package is to describe and model health and morbidity, and the associated use of health services by age and socio-economic characteristics across the EU. Future work packages will extend this analysis to consider the links between ageing, the utilisation of health services and health service costs. Although many studies find that time to mortality, rather than age, is more important in determining health care costs (see Seshamani & Gray, 2004), owing to the nature of our data we concentrate on the effect of age, rather than time to mortality, on both health status and the utilisation of health services.

Using micro-data from the European Community Household Panel (ECHP), we estimate multivariate models of health status and health services utilisation. As age is highly correlated with health status and socio-economic characteristics such as employment status, marital status and income, we also control for socio-economic characteristics (and health status where applicable) in our models, in an attempt to isolate a 'true'[1] ageing effect on both health status and health services utilisation. The paper is divided into five sections. Section 2 describes the data used. For the analysis of health status in section 3 and the initial analysis of health services utilisation in section 4, we estimate cross-sectional models for most of the EU-15 countries for which we have data, for two years: 1995 and 2001. In section 5, we extend the analysis of health services utilisation to incorporate the panel structure of our data set. The fact that the same individuals are followed from 1994 to 2001 inclusive allows us to more accurately model the effect of ageing on health services utilisation. As some data are missing for 1994 (see section 3 below), the panel analysis uses data from 1995 to 2001 inclusive on most of the EU-15 member states. Analysing the EU-15 member states separately allows us to draw conclusions about the similarities and differences in the effect of age on health status and health services utilisation across EU countries. Section 6 summarises our findings and concludes.

2. Data

The data employed in this paper are from the European Community Household Panel (ECHP). The ECHP is a harmonised longitudinal survey of individuals in private households in most of the EU-15 member states, and runs from 1994 to 2001 inclusive. In the first wave in 1994, approximately 130,000 individuals in over 60,000 private households in the then 12 member states of the EU were surveyed. Austria joined the ECHP in 1995, Finland in 1996 and Sweden provided comparable data from a national source from 1997. In 1997, Germany, Luxembourg and the UK stopped participating in the ECHP, and from this year provided comparable data from existing national household surveys (from the German Socio-Economic Panel (GSOEP), the Luxembourg Household Panel Survey (PSELL) and the British Household Panel Survey (BHPS) respectively). Germany and the UK provided this data back to 1994, and Luxembourg

[1] Yet to the extent that age is also correlated with socio-economic and health-status characteristics, it must be realised that at best, we may uncover a partial age effect.

back to 1995, which means that for these countries there are two data sources for the earlier years of the ECHP. The national source from Luxembourg (PSELL), which is available from 1995 onwards, does not collect any health-related data, and so data from Luxembourg are only available for 1994-96 inclusive. We therefore exclude Luxembourg from our analysis altogether.

The information collected refers to both household and individual characteristics. Household data includes information on housing, income and financial situation along with household size and composition. The personal questionnaire includes information on socio-economic characteristics such as age, gender, employment status, income, education and training experience, social relations and migration experience as well as information on various aspects of health status, health services utilisation and life satisfaction. The longitudinal nature of the data means that we can follow the same individuals through time and thereby gain a better understanding of the processes driving their behaviour. Sample attrition is an issue, however. While the cross-national nature of the survey allows us to make comparisons across countries over time of a wide variety of social and economic indicators, comparability of data across countries cannot be guaranteed.[2]

In analysing the impact of ageing on health and morbidity, and the associated use of health services, we first model the influence of ageing on health status (in a cross-sectional context), and then on health services utilisation (in both a cross-sectional and panel context). We use two indicators of health status: self-assessed health status and chronic illness. For self-assessed health status (SAH), individuals are asked "how is your health in general?" and answer "very good", "good", "fair", "bad" or "very bad", resulting in a five-category variable (*vgood*, *good*, *fair*, *bad*, *vbad*). To identify chronic illness (*chronic*), individuals are asked "do you have any chronic physical or mental health problem, illness or disability?". In terms of health services utilisation, we examine the utilisation of general practitioner (GP) and hospital services. Utilisation of GP services (*gpvisit*) refers to the number of visits to the GP in the previous twelve months ("during the last twelve months, about how many times have you consulted a general practitioner (including home visits by the doctor)?") while utilisation of hospital services (*hosnight*) refers to the numbers of nights spent in a hospital in the previous twelve months ("during the past twelve months, have you been admitted to a hospital as an in-patient?" and if the answer is yes, "number of nights spent in a hospital in the last twelve months?").[3]

As shown in Table 1, not all countries provide data on all four dependent variables for all eight waves. For the cross-sectional analyses of health status and health services utilisation in sections 3 and 4, we use data from 1995 and 2001. This is because in wave 1 in 1994, the question on chronic illness was not asked and the number of GP visits cannot be separately identified from the number of visits to medical specialists, dentists and opticians. We base the discussion of results for the cross-sectional models primarily on the results for 1995, as sample attrition is an issue for 2001 data. As Finland and Sweden joined the ECHP after 1995, we include Finnish data for 1996 and Swedish data for 1997 in our cross-sectional analysis for 1995. For the panel analysis, we do not analyse Sweden since the Swedish surveys are repeated cross-sections rather than panel data. We use waves 2-8 (1995-2001) for the other countries, except for Finland (1996-2001) since the earlier waves are not available.[4]

[2] For example, see the question on whether individuals are covered by private health insurance (PH013) (European Commission, 2003).

[3] *Gpvisit* is censored at 96 visits a year for most countries while *hosnight* is censored at 98 for France for all years. Our estimation strategy does not account for right-censoring.

[4] In each country, the panel data are unbalanced. We do not correct for any possible bias due to attrition and non-response.

Table 1. Data availability and sources (countries with missing data specified)

Year	Self-assessed health	Chronic	GP visits	Hospital nights
1994	AU, FI, SW	ALL	ALL	DE, AU, FI, SW
1995	FI, SW	FI, SW	FR, FI, SW, GSOEP, BHPS	DE
1996	SW	SW	FR, SW, GSOEP	DE, SW
1997	DE, UK	DE, UK	DE, FR, UK, SW, GSOEP, BHPS	DE, UK, GSOEP
1998	DE, UK	DE, UK	DE, FR, UK, SW, GSOEP, BHPS	DE, UK
1999	DE, UK	DE, UK	DE, FR, UK, SW, GSOEP, BHPS	SW
2000	DE, UK	DE, UK	DE, FR, UK, SW, GSOEP, BHPS	SW
2001	DE, UK	DE, UK	DE, FR, UK, SW, GSOEP, BHPS	SW

Notes: i) Abbreviations – Germany ECHP (DE), Germany GSOEP (GSOEP), Denmark (DK), the Netherlands (NL), Belgium (BE), France (FR), the UK ECHP (UK), the UK BHPS (BHPS), Ireland (IR), Italy (IT), Greece (GR), Spain (ES), Portugal (PT), Austria (AU), Finland (FI) and Sweden (SW).

ii) Data from the Luxembourg PSELL are missing for all variables for all waves.

iii) Data from Germany and the UK are missing for all variables from wave 4 (1997) onwards but data were replaced by those from national sources: the GSOEP and the BHPS respectively.

iv) Rather than recording the actual number of GP visits in the previous year, UK BHPS data on GP visits (from 1995 onwards) is arranged into categories.

Tables 2 and 3 provide further details on all dependent and independent variables. Independent variables are grouped into three categories. First, we include a set of age-gender dummies. As men and women differ significantly in terms of both health status and health-services utilisation behaviour (see below), we interact age (defined in terms of five-year intervals) with gender, e.g. *mage2529* refers to a man aged 25-29 years. As age is censored at 86 in 1995 and 92 in 2001,[5] for the cross-sectional analysis we therefore have 30 age-gender dummies for 1995 and 32 age-gender dummies for 2001; for the panel analysis, we also have 32 age-gender dummies.

Table 2. Variable definitions for dependent variables

Variable name	Definition
vgood	=1 if self-assessed health status is very good,=0 otherwise
good	=1 if self-assessed health status is good, =0 otherwise
fair	=1 if self-assessed health status is fair, =0 otherwise
bad	=1 if self-assessed health status is bad, =0 otherwise
vbad	=1 if self-assessed health status is very bad, =0 otherwise
chronic	=1 if suffers from a chronic physical or mental health problem, illness or disability, =0 otherwise
gpvisit	Number of visits to a GP in the previous year
hosnight	Number of nights spent in a hospital in the previous year

Source: Authors' data.

[5] Age is censored at 71 years for the German ECHP and at 84 for Sweden in all years.

Table 3. Variable definitions for independent variables

Variable name	Definition
mage1620	=1 if male and aged 16-20 years, =0 otherwise (reference category)
mage2125	=1 if male and aged 21-25 years, =0 otherwise
mage2630	=1 if male and aged 26-30 years, =0 otherwise
mage3135	=1 if male and aged 31-35 years, =0 otherwise
mage3640	=1 if male and aged 36-40 years, =0 otherwise
mage4145	=1 if male and aged 41-45 years, =0 otherwise
mage4650	=1 if male and aged 46-50 years, =0 otherwise
mage5155	=1 if male and aged 51-55 years, =0 otherwise
mage5660	=1 if male and aged 56-60 years, =0 otherwise
mage6165	=1 if male and aged 61-65 years, =0 otherwise
mage6670	=1 if male and aged 66-70 years, =0 otherwise
mage7175	=1 if male and aged 71-75 years, =0 otherwise
mage7680	=1 if male and aged 76-80 years, =0 otherwise
mage8185	=1 if male and aged 81-85 years, =0 otherwise
mage8690	=1 if male and aged 86 years and over, =0 otherwise (1995 definition); =1 if male and aged 86-90 years, =0 otherwise (2001 definition)
mage9195	=1 if male and aged 91-95 years, =0 otherwise (defined for 2001 only)
fage1620	=1 if female and aged 16-20 years, =0 otherwise
fage2125	=1 if female and aged 21-25 years, =0 otherwise
fage2630	=1 if female and aged 26-30 years, =0 otherwise
fage3135	=1 if female and aged 31-35 years, =0 otherwise
fage3640	=1 if female and aged 36-40 years, =0 otherwise
fage4145	=1 if female and aged 41-45 years, =0 otherwise
fage4650	=1 if female and aged 46-50 years, =0 otherwise
fage5155	=1 if female and aged 51-55 years, =0 otherwise
fage5660	=1 if female and aged 56-60 years, =0 otherwise
fage6165	=1 if female and aged 61-65 years, =0 otherwise
fage6670	=1 if female and aged 66-70 years, =0 otherwise
fage7175	=1 if female and aged 71-75 years, =0 otherwise
fage7680	=1 if female and aged 76-80 years, =0 otherwise
fage8185	=1 if female and aged 81-85 years, =0 otherwise
fage8690	=1 if female and aged 86 years and over, =0 otherwise (1995 definition); =1 if male and aged 86-90 years, =0 otherwise (2001 definition)
fage9195	=1 if female and aged 91-95 years, =0 otherwise (defined for 2001 only)
married	=1 if married, =0 otherwise (reference category)
single	=1 if never married, =0 otherwise
sep/divorced	=1 if separated or divorced, =0 otherwise
widowed	=1 if widowed, =0 otherwise
full_emp	=1 if full-time employed, =0 otherwise (reference category)
part_emp	=1 if part-time employed, =0 otherwise
self-employed	=1 if self-employed, =0 otherwise
military	=1 if military, =0 otherwise
student	=1 if student, =0
unemployed	=1 if unemployed or seeking work, =0 otherwise
housework	=1 if engaged in home duties, =0 otherwise

Table 3. Continued

Variable name	Definition
retired	=1 if retired, =0 otherwise
inactive	=1 if economically inactive, =0 otherwise
isced7	=1 if highest level of education completed is third level, =0 otherwise (reference category for section 3.2)
isced3	=1 if highest level of education completed is upper second level, =0 otherwise
isced2	=1 if highest level of education completed is lower secondary level or less, =0 otherwise (reference category for sections 3.1, 4 and 5)
lninc_ppp	Log of net weekly household income, adjusted by country PPPs
nch04	Number of children aged 4 years or younger in the household
nch511	Number of children aged 5-11 years in the household
nch1217	Number of children aged 12-17 years in the household
nad18	Number of adults aged 18 years and older in the household
vbad	=1 if self-assessed health status is very bad, =0 otherwise (reference category)
bad	=1 if self-assessed health status is bad, =0 otherwise
fair	=1 if self-assessed health status is fair, =0 otherwise
good	=1 if self-assessed health status is good, =0 otherwise
vgood	=1 if self-assessed health status is very good,=0 otherwise
chronic	=1 if suffers from a chronic physical or mental health problem, illness or disability, =0 otherwise

Source: Authors' data.

Second, we have a set of socio-economic characteristics. The highest level of education achieved is represented by a variable with three categories: third level (*isced7*), upper secondary level (*isced3*) and lower secondary or primary level (*isced2*). We use a categorical indicator of present marital status that distinguishes between being married (*married*), separated or divorced (*sep/divorced*), widowed (*widowed*) and never married (*single*).

Employment status is obtained by classifying individuals into eight mutually exclusive categories: full-time employees (*full_emp*), which is also the reference category, part-time employees (*part_emp*), a member of the military (*military*), self-employed (*selfemploy*), a student (*student*), unemployed (*unemployed*), engaged in home duties (*housework*), retired (*retired*) or economically inactive (*inactive*).[6] As an indicator of the financial resources of the household, we use the natural logarithm of total net household income converted into euro purchasing power parities (*lninc_ppp*). We have chosen a logarithmic transformation to reflect diminishing returns to increasing income. The purchasing power parities (PPPs) are directly available in the ECHP (for more information, consult European Commission, 2003). Note also that we did not divide *inc_ppp* by an equivalence factor. Instead we include information on household composition, namely the number of adults aged 18+ years (*nad18*), the number of children aged 12-17 years (*nch1217*), the number of children aged 5-11 years (*nch511*) and the

[6] Because of concerns about possible multicolinearity between age and the status of retired, for the cross-sectional health services utilisation models, we also run regressions using only a simple binary indicator of whether the individual was unemployed or seeking employment (see section 3).

number of children aged 0-4 years (*nch04*). Finally, for the analysis of health services utilisation, we also control for health status. We use both self-assessed health status and the indicator of chronic illness as defined above.

Figures A.1 to A.7 in Appendix A present cross-country comparisons of health status and health services utilisation for 1995 and 2001. Figure A.1 illustrates the proportion of the population in each country reporting "bad" or "very bad" self-assessed health. The proportions, for 1995, range from a low of 2.3% in Ireland to a high of 17.4% in Portugal. This illustrates that comparability of data across countries cannot be guaranteed. While characteristics such as age and gender obviously impact on cross-country differences in health variables, some differences are too large to attribute to need factors alone; cultural factors and differing interpretations of questions must also account for some of the differences. Figure A.2 illustrates the proportion of the population in each country reporting a chronic physical or mental health problem, illness or disability. The proportions, for 1995, range from a low of 13.6% in Italy to a high of 36.7% in Germany (as recorded in the GSOEP). Across all countries, these patterns are strongly influenced by age. Figure A.3 shows that for 1995, the proportions reporting bad or very bad health, and reporting a chronic illness, increase with age. The purpose of the multivariate analysis undertaken in section 3 is to determine whether this variation persists when other socio-economic characteristics such as employment status, marital status and income are taken into account.

Turning to health services utilisation, Figures A.4 and A.5 present cross-country comparisons of the average number of GP visits per person per annum, and average number of in-patient nights in a hospital respectively, for 1995 and 2001. The average number of GP visits per annum in 1995 ranges from a low of 2.1 in Greece to a high of 4.9 in Belgium. The average number of in-patient hospital nights in 1995 varies from a low of 0.8 in Portugal to a high of 2.0 in Austria and Germany. Once again, the number of GP visits and hospital nights varies with age, with both increasing as age increases (see Figure A.6). The purpose of sections 4 and 5 is to determine whether this variation by age persists when other socio-economic and health status characteristics are taken into account. While differences in the age and health status profile across countries undoubtedly account for some of this variation, some are also owing to differing institutional arrangements, e.g. the gate-keeping functions of GPs, the method of reimbursement, the length of waiting lists, etc.

Finally, Figure A.7 shows that men and women differ substantially in both their reported health status and health-services utilisation behaviour. Looking at aggregated EU-15 data for 1995, significantly higher proportions of women report "bad" or "very bad" self-assessed health and chronic illness, and they also have significantly higher numbers of GP visits than men. Yet the average number of hospital nights per annum does not differ significantly between men and women.

3. Cross-sectional health status

3.1 Self-assessed health status (SAH)

3.1.1 Data and methodology

In modelling the impact of age on SAH in a cross-sectional context, we use waves 2 (1995) and 8 (2001) of the ECHP, except for Finland (waves 3 and 8) and Sweden (waves 4 and 8) since there are no earlier waves available for these countries. For Germany and the UK, we use both the ECHP (only available in 1995) and the national sources (the GSOEP and BHPS respectively).

As SAH is a naturally ordered categorical variable, the usual methodology involves ordered response models (Jones, 2000). In our case, we can go one step further by following the approach developed by van Doorslaer & Jones (2003). They impose external information of the empirical distribution of the Canadian Health Utilities Index (HUI) in 1994 onto SAH. The basic idea is to score the boundaries of the categories of SAH instead of estimating them with an ordered response model. This approach has some advantages. First, the properties of the HUI are well-understood, and we thus can safely interpret the results in terms of 'utilities' that range between 0 and 1. Second, we can use the more efficient interval regression model (compared with an ordered response model). The main disadvantages are i) the assumption that there is a stable mapping from the SAH to the latent variable underlying SAH, and ii) the assumption that the scaling of the Canadian HUI in 1994 applies to EU countries in 1995 and 2001. Indeed, Lindeboom & van Doorslaer (2004) have investigated reporting heterogeneity in self-rated health in Canada. They find evidence of reporting heterogeneity for age and gender, which means that the boundaries should differ for different age and gender groups. If these findings can be transferred to the ECHP, it means that our estimates of the age coefficients capture the effect of ageing on health and reporting heterogeneity. In practice, we use the boundaries provided in van Doorslaer & Jones (2003), without correction for the reporting heterogeneity.[7]

We estimate two different specifications of the model. The first specification includes only the set of age-gender dummies while the second also includes all explanatory variables expected to influence SAH. A comparison of the two specifications will give an indication of the bias in the age effect of not accounting for other explanatory variables.[8] The first model imposes the following conditional mean onto the data:

$$E\left(SAH_i \mid X_i; B_{HUI}\right) = \alpha_c + \alpha_{ag} X_i^{ag} \tag{1}$$

where i refers to the individual, X_i to the vector of independent variables, B_{HUI} to the boundaries derived from the HUI, α to the parameters estimated with interval regression and X^{ag} to the vector of age-gender dummies.

The second specification, which includes both age-gender dummies and all other variables expected to influence SAH, imposes the following conditional mean:

$$E\left(SAH_i \mid X_i; B_{HUI}\right) = \beta_c + \beta_{ag} X_i^{ag} + \beta_{ed} X_i^{ed} + \beta_{mar} X_i^{mar} + \beta_{lfs} X_i^{lfs} + \beta_{inc} X_i^{inc} + \beta_{hc} X_i^{hc} \tag{2}$$

where the β's are parameters to be estimated with interval regression. The sub-/superscripts *ag* refer to age-gender, *ed* to education, *mar* to marital status, *lfs* to labour force status, *inc* to income and *hc* to household composition.

In all instances, we make sure to provide conservative statistical inference by using standard errors along the lines of Huber (1967) and by correcting the standard errors for clustering at the household level. The aforementioned could distract attention from the fact that this paper primarily focuses on the marginal effect of age, and not on regression techniques to analyse SAH. We present the results graphically in terms of the predicted probability of SAH at different five-year age intervals. When the model is extended to include socio-economic

[7] The boundaries are [0, 0.428] for "very poor"; [0.428, 0.756] for "poor"; [0.756, 0.897] for "fair"; [0.897, 0.947] for "good" and [0.947, 1] for "very good".

[8] This is not entirely correct. In essence, we are measuring the *partial* effect of age since the other explanatory variables might also be a function of age (e.g. *retired*) (see Equation (2)). A structural model would be needed to analyse this issue. Not accounting for the other explanatory variables (as in Equation (1)) will pick up both direct and indirect effects of *age* (possibly biased resulting from omitted variables bias).

characteristics, the predicted probability of SAH for different age groups is calculated, but we constrain the values of all other independent variables other than age/gender to their sample means. Since we have allowed for interaction between age and gender, we present separate graphs for men and women.

3.1.2 Results for self-assessed health status

The predicted SAH for each five-year age group is presented in Appendix A in Figures A.8 to A.15. Each figure is subdivided into four graphs. The subdivision is based on gender and on two subsets of countries available in the ECHP. The age profiles for Germany (DE and SOEP), Denmark (DK), the Netherlands (NL), Belgium (B), United Kingdom (UK and BHPS), Ireland (IR), Finland (FI) and Sweden (SW) are referred to as those for the 'northern sub-sample' while those for France (FR), Italy (IT), Greece (GR), Spain (ES), Portugal (PT) and Austria (AU) refer to the 'southern sub-sample' of countries. We chose this ad hoc partitioning based on geography (south vs. north), language (romance vs. Germanic) and steepness of the age profiles. While we present only graphs for 1995, and therefore concentrate the discussion on the 1995 results, the full set of regression results for 1995 and 2001 are also provided in the Appendix (Tables B.1-B.4).[9]

There are eight figures, i.e. one each for men and women for the northern and southern sub-samples based on Equation (1) – controlling only for age/gender – and one each for men and women for the northern and southern sub-samples based on Equation (2) – controlling for age/gender and socio-economic characteristics. Note that the predicted value of SAH is bounded by the minimum (0) and maximum value (1) of the HUI boundaries with higher values indicating better values of self-assessed health.

The age profiles based on Equation (1) for 1995 are presented in Figures A.8-A.11. These profiles should pick up both the indirect and direct partial effect of age on SAH.[10] Clearly, there is a negative relationship between age and SAH in both the northern and southern sub-samples, for both men and women, with the pattern of declining SAH as age increases being somewhat more pronounced for the southern sub-sample countries. We further find that the age profiles sometimes take unexpected values for the two highest age intervals (81-85 and 86-90). We cannot check in this analysis whether these estimates are reliable since potential biases could result from the small number of observations in both of these categories, and from selection effects owing to the fact that i) the institutionalised population is not covered in the ECHP, and ii) survivors can be considered healthier. A comparison of the graphs for men and women shows no major differences although in general the age profile of women is somewhat lower (see also the age-gender results in Table B.1 in Appendix B.).

Examining the results based on Equation (2) for 1995 in Figures A.12-A.15 reveals that increasing age continues to have a negative effect on SAH in the southern sub-sample, but in the northern sub-sample, the decline of SAH as age increases is less pronounced. Moreover, SAH increases (or its decline is weakened) between ages 50 and 70, while this 'catch-up effect' is less marked in the southern sub-sample and for women.[11] Therefore, conditioning on socio-economic characteristics does seem to remove some indirect routes through which age influences SAH, resulting in a flatter age profile. In particular, we find that the catch-up effect can to some extent be assigned to the correlation between age and socio-economic characteristics such as labour force status, level of education and income, and that this

[9] Graphs of predicted SAH by age for 2001 are available on request from the authors.

[10] We repeat that these estimates might suffer from omitted variables bias (see also footnote 8).

[11] From Table B.2 it can be seen that the effect of age is statistically significant in all countries, except for men and women aged 61+ years in Sweden.

correlation seems to matter more for the northern than for the southern sub-sample. Yet clear-cut answers on this issue can only be given by building a structural model to explain SAH. Another tentative conclusion is that conditioning upon socio-economic information does not seem to neutralise the difference in the age profile between the northern and southern sub-samples. After all, this is not too surprising given the relatively small proportion of total variation in SAH that can be explained by socio-economic information.

There are other (less important) aspects to be learned from these results. First, there is hardly any difference between the age profiles in the two UK surveys (the UK and the BHPS) while there is a marked difference between the two German surveys (DE and GSOEP). This is unlikely to be caused by wording since there is no difference in the wording (or language) of the questions (see also European Commission, 2003). Second, we observe a particularly large catch-up effect in Sweden and Denmark. Third, many of other the independent variables have results that are consistent with expectations (see Table B.2 in the Appendix for further details). Higher income has a significant and positive effect on SAH.[12] Increasing levels of education are associated with better values of SAH, although the effect increases at a diminishing rate. The incremental effect from *isced2* (the reference category) to *isced*3 is larger than the incremental effect from *isced*3 to *isced*7 for most countries. Being *retired* or *inactive* has a large negative effect on SAH.

The findings for 2001[13] are very similar to those of Figures A.8-A.15, except for the fact that the catch-up effect is somewhat less pronounced for *some* countries. Nevertheless, as in 1995, the catch-up effect is not apparent until socio-economic information is included in the vector of explanatory variables. We also find that the profiles are *overall* slightly higher in 2001 than in 1995 (contrast Table B.2 with Table B.4) and that the difference between both years is larger for women than for men. Our hypothesis is that the indirect effect of age through other explanatory variables is larger for women than for men (e.g. increase in labour participation, income, etc.). Further analysis is needed to investigate the latter hypothesis.

Finally, we want to come back to the issue of reporting heterogeneity. In section 3.1.1, we explained that SAH is very likely to suffer from systematic reporting heterogeneity for different age and gender groups. It follows that our estimates of the effect of ageing on SAH reflect i) a 'true' ageing effect and ii) bias owing to reporting heterogeneity for age groups. Since we neglected this heterogeneity in our analysis, we would caution against drawing strong conclusions. This point is not just the standard and docile call for prudence, but recognition of the fragility and weakness of the estimates.

3.2 Chronic illness

3.2.1 Data and methodology

In modelling the impact of age on the incidence of chronic illness in a cross-sectional context, we once again use waves 2 (1995) and 8 (2001) of the ECHP, except for Finland (waves 3 and 8) and Sweden (waves 4 and 8). For Germany and the UK, we use both the ECHP (only available in 1995) and the national source.

[12] Despite our finding of a positive effect in all countries and years, we are puzzled by the differences in the magnitude of the effect between countries and within the same country across years. These differences are very likely caused by income or health heterogeneity, but it is impossible to disentangle both effects in the current analysis.

[13] Graphs based on the 2001 data are not presented here, but are available from the authors on request.

As the dependent variable is a binary variable, we use binary logit models[14] to analyse the effect of age on the probability of reporting a chronic physical or mental health problem, illness or disability. We follow the same approach as before in that we first regress chronic illness on the set of age-gender dummies only as follows:

$$y_i^* = \alpha_c + \alpha_{ag} X_i^{ag} + \varepsilon_i \quad (3)$$

where y_i^* is the latent binary dependent variable, α are the parameters estimated by logit regression techniques, X^{ag} to the vector of age-gender dummies and ε_i is the error term (with a standard logistic distribution).

The second specification, which includes both age-gender dummies and all other variables expected to influence the incidence of chronic illness, takes the following form:

$$y_i^* = \beta_c + \beta_{ag} X_i^{ag} + \beta_{ed} X_i^{ed} + \beta_{mar} X_i^{mar} + \beta_{lfs} X_i^{lfs} + \beta_{inc} X_i^{inc} + \beta_{hc} X_i^{hc} + \omega_i \quad (4)$$

where the β's are parameters to be estimated and the sub-/superscripts are defined as for Equation (2).

Once again, we present the results graphically in terms of the predicted probability of reporting a chronic illness at different five-year age intervals, separately for men and women. When the model is extended to include socio-economic characteristics, the predicted probability of reporting a chronic illness for different age groups is also calculated, but we constrain the values of all variables other than age and gender to their sample mean levels.

3.2.2 Results for chronic illness

The predicted probability of reporting a chronic illness in 1995 for each five-year age group is presented in Appendix A in Figures A.16 to A.23. Figures A.16-A.19 present the results based on Equation (3) for men and women for the northern and southern sub-samples of countries. Figures A.20-A.23 present the results for 1995 based on Equation (4) for men and women for the northern and southern sub-samples of countries.[15] Regression results are presented in Tables B.5-B.8 in Appendix B.

We start first with the gross age effects as estimated in Equation (3). These effects show that age is positively related to the probability of chronic illness across all countries, although the relationship tends to break down in the two highest age groups (81-85 and 86-90). As stated in the last section, this could occur for a number of reasons but unfortunately we cannot address these questions here. Looking at the northern and southern groups of countries there is a greater dispersion among the former across both men and women, but the rate of increase across age groups is similar. Looking within the regions it is clear that Finland and Sweden have higher rates of chronic illness than the other countries in the northern region, particularly compared with Ireland and Belgium and these patterns are stable between the sexes.

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[14] In this instance, the binary logit model estimates the probability that an individual reports a chronic illness and takes the following form:

$$P(y_i = 1) = F(X_i' \beta)$$

where y_i is the dependent binary variable, $F(.)$ is the logistic cumulative distribution function, X_i are the set of explanatory variables and β are the estimated model parameters.

[15] Corresponding graphs for 2001 are available on request from the authors.

Looking at the position in Figures A.20-A.23 once we have controlled for a number of different individual and household characteristics (see Equation (4)), we see a number of changes. Among both men and women the introduction of the socio-economic predictors significantly diminishes the rate of increase in the probability of chronic illness among older age groups, a change that is particularly pronounced among the northern group of countries. In fact, among some of the countries in the northern group, and especially in the models for men, the addition of these variables not only reduces the rate of increase, but leads to a curvilinear or even decreasing relationship. Among the southern countries the change with the addition of predictors is not as pronounced but the rate of increase is severely weakened. As in the models of SAH then, conditioning on socio-economic characteristics does seem to moderate the impact of age, particularly in northern countries.

Looking at the 2001 results,[16] comparing northern and southern men we see a similar pattern to that found in 1995 except that the difference between the groups is accentuated in 2001 with a greater dispersion in the northern countries and a higher probability of chronic illness overall. This pattern is also replicated among women. There is also a slight increase in the rate of increase in the probability of chronic illness in northern countries in 2001 compared with 1995, fitting Equation (3).

The addition of socio-demographic characteristics in 2001, as in the 1995 models, leads to an attenuation of the impact of age, but the effect is less pronounced in the northern countries where a general pattern of increase remains in 2001 after controls for most countries. This result could suggest that the direct effect of age is stronger in the 2001 sample or perhaps that the relationship between age, the socio-demographic characteristics and chronic illness changes in the later sample.

4. Cross-sectional health services utilisation

4.1 GP services utilisation

4.1.1 Data and methodology

Except for Finland (waves 3 and 8) and Sweden (waves 4 and 8), we use waves 2 (1995) and 8 (2001) in analysing the utilisation of GP services at the cross-sectional level. Data on GP visits are missing for France for both 1995 and 2001, for the German GSOEP for 1995 and for the German ECHP, GSOEP and Sweden for 2001. As the number of GP visits in the BHPS is recorded in a different format (the number of GP visits is grouped into five categories, 0, 1-2, 3-5, 6-11 and 12+), we do not use the BHPS data in our analysis of GP visits.

In modelling the utilisation of GP services, the nature of the data on utilisation determines the type of econometric methodology employed. As the dependent variable (number of GP visits) can only take on non-negative integer values and has a distribution that is highly skewed with a large proportion of zero observations, count data econometric methodologies – which assume a skewed, discrete distribution and restrict predicted values to non-negative values – are necessary. As the assumption of equal mean and variance underlying the Poisson count model are often violated in practice, we use the more flexible negative binomial specification.[17] In this

[16] Graphs for 2001 are not presented, but are available on request from the authors.

[17] The negative binomial model takes the form: $Pr(Y = y_i \mid \varepsilon_i) = \frac{exp(-\delta_i)(\delta_i)^{y_i}}{y_i\,!}, \quad y_i = 0, 1, 2, \ldots$

paper, we use the negative binomial model to model both GP visits and hospital nights, and do not consider use of more sophisticated methodologies such as two-step probit and truncated negative binomial methodologies.

As with the approach in analysing SAH and chronic illness, we first regress GP visits on the set of age-gender dummies only as follows:

$$y_i^* = \alpha_c + \alpha_{ag} X_i^{ag} + \varepsilon_i \quad (5)$$

where y_i^* is the latent count dependent variable (i.e. the number of GP visits in the previous year), α are the parameters estimated by negative binomial regression techniques, X^{ag} to the vector of age-gender dummies and ε_i is the error term. The second specification, which includes both age-gender dummies and all other variables expected to influence the utilisation of GP services, takes the following form:

$$y_i^* = \beta_c + \beta_{ag} X_i^{ag} + \beta_{ed} X_i^{ed} + \beta_{mar} X_i^{mar} + \beta_{lfs} X_i^{lfs} + \beta_{inc} X_i^{inc} + \beta_{hc} X_i^{hc} + \omega_i \quad (6)$$

We now also estimate a third specification of the model, by including not only age-gender dummies and socio-economic characteristics but also health status, an important determinant of health services utilisation.

$$y_i^* = \chi_c + \chi_{ag} X_i^{ag} + \chi_{ed} X_i^{ed} + \chi_{mar} X_i^{mar} + \chi_{lfs} X_i^{lfs} + \chi_{inc} X_i^{inc} + \chi_{hc} X_i^{hc} + \chi_{sah} X_i^{sah} + \chi_{chr} X_i^{chr} + \delta_i \quad (7)$$

where X_i^{sah} refers to the SAH dummies and X_i^{chr} refers to the binary indicator of a chronic illness (defined in section 2).

As in section 3, we present the results graphically in terms of the predicted number of GP visits at different five-year age intervals, separately for men and women. When the model is extended to include socio-economic characteristics and then to include socio-economic characteristics and health status, the predicted number of GP visits for different age groups is calculated, but we constrain the values of all variables other than age to their sample mean levels.

4.1.2 Results for GP visits

The predicted number of GP visits for each five-year age group is presented in Appendix A in Figures A.24-A.35. Figures A.24-A.27 present the results for 1995 based on Equation (5) for men and women for the northern and southern sub-samples of countries. Figures A.28-A.31 present the results for 1995 based on Equation (6) for men and women for the northern and southern sub-samples of countries while Figures A.32-A.35 present the results for 1995 based on Equation (7) for the northern and southern sub-samples of countries.[18] Regression results are presented in Tables B.9-B.14 in Appendix B.

In general, Figures A.24-A.27 illustrate that GP utilisation is an increasing function of age, although the relationship does seem stronger for the southern sub-sample of countries, and for

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where Y is the count dependent variable, $\delta_i = exp(X_i' \beta) exp(\varepsilon_i)$, X_i is the vector of independent variables and ε_i has a gamma distribution with mean one and variance α.

[18] Corresponding graphs for 2001 are available on request from the authors.

Belgium and Germany[19]. Across all age groups, average utilisation is higher for women than for men. Once again, the predicted numbers of GP visits at ages 81-85 and 86-90 are sometimes inconsistent with expectations, although as explained in section 3, this is most probably the result of the small sample size and selection effects due to sample attrition. Controlling for socio-economic characteristics in Figures A.28-A.31 shows that the age gradient flattens, in particular for the northern sub-sample of countries. Indeed, for some of the northern countries, there is some evidence to show that predicted utilisation falls between ages 20 and 40 before picking up again (see men in Finland and women in Denmark and the UK for significant results). An examination of Table B.10 in Appendix B reveals that age remains largely significant across most countries.

Controlling for socio-economic characteristics and health status in Figures A.32-A.35 illustrates that the age gradient becomes flatter again, with the difference now most marked among the southern sample of countries. Age now becomes less significant for both men and women in determining utilisation in Germany, the Netherlands, Belgium and the UK. In general, age remains more significant in determining utilisation in the southern group of countries and for women than for men. For women, the trend of higher predicted utilisation among younger age groups persists for Denmark and the UK, with the Netherlands now also exhibiting this pattern.[20] The results for Finland are in contrast to those for all other countries. The estimation results in Table B.11 suggest that, in particular for the older age groups in Finland, for both men and women, utilisation decreases as age increases.[21]

In terms of the impact of other independent variables on GP utilisation, higher levels of education are associated with lower levels of utilisation, while single individuals tend to have significantly fewer visits than married individuals. In terms of labour force status, the self-employed have significantly fewer visits than the full-time employed in the majority of the countries examined, while the retired and inactive have significantly more.[22] Income is largely insignificant in determining utilisation, except in Denmark, Portugal and Austria where the effect is positive, and Spain where the effect is negative. The number of young children tends to increase utilisation, while the number of adults in the household is associated with significantly fewer visits in about half the countries examined. Consistent with expectations, health status is highly significant in determining utilisation, with increasing levels of health associated with significantly fewer visits than the base category of those with very bad self-assessed health.

The inferences discussed above for 1995 largely hold for 2001, with a few exceptions. While controlling for socio-economic characteristics flattened the age gradient for women in 1995 in the southern countries, the age gradient remained upward-sloping in all cases. By contrast, in 2001 the pattern was revealed to be similar to that for the northern countries, where the age gradient flattens considerably to show little difference between the younger and older age groups in terms of predicted utilisation. Although controlling for socio-economic characteristics

[19] Finland is the only country for which no significant age effect is found except for Finnish men aged 91-95 years (see Table B.9 in Appendix B).

[20] While it may seem that Germany and Finland also exhibit this pattern, none of the age coefficients for the younger age groups are significant (see Table B.11 in Appendix B).

[21] Such a pattern also exists to a lesser extent for men in the middle-age ranges in Germany, Denmark, the UK and Austria.

[22] One concern is that labour force status is highly collinear with age (particularly for students and the retired). We collapse the eight labour force categories into a simple binary indicator of whether the individual is unemployed or not, and examine whether this makes much difference to the estimated coefficients. See Tables C.1 and C.2 in Appendix C. As expected, the age coefficients increase in magnitude and in some cases become slightly more significant (e.g. Germany in 1995 and Spain in 2001). Nevertheless, the broad age patterns discussed above remain the same.

and health status means that, as for 1995, age remains more significant in determining utilisation in the southern group of countries, and for women than for men, age becomes largely insignificant for men in Denmark, the Netherlands, Spain and Austria in 2001 and for women in 2001 in Belgium and Spain.

In summary, controlling for socio-economic characteristics and health status does remove much of the variation in GP visits attributable to age. The flattening of the age gradient is more pronounced for the southern group of countries, suggesting that age is more highly correlated with socio-economic characteristics such as labour force status or health status in these countries. Nonetheless, while the age gradient changes more markedly in the southern group of countries as additional variables are added to the model, age remains highly significant in explaining utilisation in these countries, even more so than in the northern countries. On average, women have a higher number of visits among each age group than men, and while both sets of age profiles flatten as the model is extended, for women in some northern countries, there is evidence to suggest that utilisation is actually highest for those in the younger age groups, possibly owing to GP visits during pregnancy and post-birth (remember that the reference category is men aged 16-20 years).

4.2 Hospital utilisation

4.2.1 Data and methodology

Except for Finland (waves 3 and 8) and Sweden (wave 4), we use waves 2 (1995) and 8 (2001) in analysing the utilisation of hospital services. Data on hospital nights are missing for the German ECHP for 1995 and for the German ECHP, the UK ECHP and Sweden for 2001.

In common with the analysis of GP visits, we use the negative binomial methodology to model the number of nights spent in a hospital in the previous year. Once again, we follow a three-step procedure by first regressing the number of hospital nights solely on a set of age-gender dummies (see Equation (5)) and then adding socio-economic characteristics (see Equation (6)) and finally adding health status (see Equation (7)).

We present the results graphically in terms of the predicted number of hospital nights at different five-year age intervals, separately for men and women. When the model is extended to include socio-economic characteristics and then to include socio-economic characteristics and health status, the predicted number of hospital nights for different age groups is calculated, but we constrain the values of all variables other than age to their sample mean levels.

4.2.2 Results for hospital nights

The predicted number of hospital nights for each five-year age group is presented in Appendix A in Figures A.36-A.47. Figures A.36-A.39 present the results for 1995 based on Equation (5) for men and women for the northern and southern sub-samples of countries. Figures A.40-A.43 present the results for 1995 based on Equation (6) for men and women for the northern and southern sub-samples of countries while Figures A.44-A.47 present the results for 1995 based on Equation (7) for the northern and southern sub-samples of countries.[23] Regression results are presented in Tables B.15-B.20 in Appendix B.

In general, Figures A.36-A.39 illustrate that hospital nights are an increasing function of age, with the exception of France, where age is insignificant in determining utilisation. In contrast with the patterns for GP visits, the age gradients for hospital nights are not as consistent and there are sometimes substantial fluctuations in predicted hospital nights from one age group to

[23] Corresponding graphs for 2001 are available on request from the authors.

the next, particularly among the older age groups (see also the discussion in section 4.1.2). The differences between the northern and southern sub-samples of countries are also less marked for hospital nights than for GP visits, as are the differences between men and women. Controlling for socio-economic characteristics in Figures A.40-A.43 confirms that the age gradient does become flatter, although the age coefficients for Denmark, the UK, Spain, Greece, Portugal, Austria and Finland are now also insignificant in determining utilisation (see Table B.16). Sweden stands out as different to all other countries examined in that increasing age is associated with significantly fewer nights in a hospital.[24] Controlling for health status as well as socio-economic characteristics (see Figures A.44-A.47 and Table B.17) reveals that while the age gradient becomes even flatter, all age coefficients are largely insignificant, with the exception of women in Spain (although the coefficients are negative rather than positive) and for both men and women in Portugal and Sweden (again where the coefficients are negative). These results suggest that variation in health status and socio-economic characteristics removes most, if not all, of the variation in the number of hospital nights across the EU owing to age.

In terms of the impact of other independent variables on hospital nights, education level and marital status are largely insignificant in determining the number of nights spent in a hospital, while being part-time employed, self-employed, a student or military personnel is associated with fewer nights in a hospital and being retired or inactive is associated with a higher number of hospital nights.[25] Income is largely insignificant in determining utilisation, except in Ireland, Italy, Austria and Sweden where it exerts a positive effect. The number of young children tends to increase utilisation as does health status.

The patterns are largely repeated for 2001. There is evidence to suggest, however, that there are clearer differences between the northern and southern sub-samples of countries in 2001 than in 1995, with hospital nights in the southern countries only really increasing after age 50. When socio-economic characteristics and health status have been taken into account, these differences are much less marked and the patterns are similar to those for 1995. In terms of the significance of the results, only Belgium and Finland display different results in 2001 to 1995. In Belgium, the effect of age remains particularly significant, even when socio-economic characteristics and health status are taken into account, resulting in an age gradient that slopes upwards at the older ages. The results for Finland in 2001 are largely insignificant (in contrast with 1995), although when significant, their sign is contrary to expectations for the older age groups.[26]

In summary, controlling for socio-economic characteristics and health status removes most of the age variation in the number of nights spent in a hospital, with age becoming insignificant as an explanatory factor in most countries. The differences between the northern and southern groups of countries, and between men and women, are less marked than for GP visits. Even before controlling for socio-economic characteristics and health status, patterns of hospital utilisation by age are more volatile than patterns of GP visits, particularly among the older age groups.

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[24] This result seems to be driven by an outlying observation (six nights in a hospital) in the *mage16-20* group.

[25] Once again, we also estimated the models replacing the eight labour force status dummies with a simple unemployed binary variable, and found that this made hardly any difference to the estimated age effects. See Tables C.4-C.7 in Appendix C. While the effects do increase in magnitude, the age effects remain largely insignificant in determining hospital utilisation once socio-economic characteristics and health status are controlled for. They do, however, increase slightly in significance for women in 1995 in the UK and Ireland.

[26] This result is owing to the fact that there are few observations in the older age ranges, and none of the observations in these older age ranges (86-90 and 91-95 for men, and 91-95 for women) reports any nights in a hospital in the previous year. See also Tables B.18-B.20.

5. Panel health services utilisation

5.1 Data and methodology

We do not analyse Sweden since the Swedish surveys are repeated cross-sections, rather than panel data. We use waves 2-8 (1995-2001) for the other countries, except for Finland (1996-2001), since the earlier waves are not available.[27] For all countries, the first wave is not considered since the question on chronic illness was not asked and the number of GP visits is not separately identified from the number of visits to specialists, dentists or opticians. For Germany and the UK, we use both the original ECHP survey (1995-96) and the national survey (1995-2001). As with the cross-sectional analysis, data on GP visits are missing for France, and BHPS data are not employed as GP visits are recorded in categories, rather than the actual count. The analysis of the number of visits to the GP (number of hospital nights) in Germany is restricted to the ECHP (GSOEP) since *hosnight* (*gpvisit*) is not available in the ECHP (GSOEP).

As in sections 3 and 4, we use the natural logarithm of total net household income as an explanatory variable. In contrast to the analyses of health status and utilisation at a point in time, we cannot rely upon euro PPPs to put incomes in different countries on a common denominator (euro). The euro PPPs correct for differences in purchasing power in a *given* year. Yet these do not account for the (average) evolution of the general price level. Since we perform a panel analysis, both types of correction are needed. First, we apply euro exchange rates[28] to convert national currency units into euros. Second, we apply $US PPPs[29] to convert euros into $US. The latter conversion corrects for cross-country differences in purchasing power. It does not, however, correct for the (average) evolution of the general price level itself. To correct for the latter, we apply the US consumer price index (CPI)[30] to convert all incomes in 1995 $US prices. We have chosen to put all incomes in real $US since we did not find the euro CPI for the entire sample.

We use a linear fixed-effects model to estimate the determinants of health care utilisation. As in section 4, we first estimate the effect of age by including a set of age-gender dummies alone. Then we include socio-economic characteristics and finally we condition on all explanatory variables, i.e. we also include health status. A comparison among these specifications will give an indication of the bias in the age effect of not accounting for socio-economic and health information.[31]

We have chosen a fixed-effects model since it has – compared with cross-section and random-effect techniques – two important advantages for estimating the marginal effect of ageing. First, since individual effects are assumed deterministic, it is less prone to omitted variables bias. Second, it identifies coefficients only through variation over time. This means that the marginal effect of a variable is only identified for those individuals that experience a change in this variable during the time interval of the panel. In the case of the age coefficients, this is exactly what we are interested in. The first specification only includes the set of age-gender dummies:

$$y_{it} = \alpha_i + \alpha_{ag} X_{it}^{ag} + \varepsilon_{it} \qquad (8)$$

[27] In each country, the panel data are unbalanced. We do not correct for any possible bias due to attrition and non-response.

[28] For this data, see http://europa.eu.int/comm/economy_finance/euro/transition/conversion_rates.htm.

[29] For this data, see http://www.oecd.org/dataoecd/61/56/1876133.xls.

[30] The US CPI was taken from OECD Statistical Compendium.

[31] This statement is not entirely correct – in essence, we are measuring the *partial* effect of age since the other explanatory variables may also be a function of *age* (see also footnote 8).

where *i* refers to individual *i*, *t* refers to period *t*, y_{it} refers to the number of visits to a GP or nights spent in a hospital, X_{it}^{ag} refers to the vector of age-gender dummies, α_{ag} are the estimated age-gender coefficients, α_i is the individual-specific fixed effect and ε_{it} is the error term. The second specification extends the model to consider the impact of socio-economic characteristics:

$$y_{it} = \beta_i + \beta_{ag} X_i^{ag} + \beta_{ed} X_i^{ed} + \beta_{mar} X_{it}^{mar} + \beta_{lfs} X_{it}^{lfs} + \beta_{inc} X_{it}^{inc} + \beta_{hc} X_{it}^{hc} + \omega_{it} \quad (9)$$

where the sub-/superscripts are defined as above. The third and final specification of the model also includes health status information:

$$y_{it} = \chi_i + \chi_{ag} X_i^{ag} + \chi_{ed} X_i^{ed} + \chi_{mar} X_{it}^{mar} + \chi_{lfs} X_{it}^{lfs} + \chi_{inc} X_{it}^{inc} + \chi_{hc} X_{it}^{hc} + \chi_{sah} X_{it}^{sah} + \chi_{chr} X_{it}^{chr} + \delta_{it} \quad (10)$$

where the sub-/superscripts *sah* and *chr* refer to the five-category self-assessed health variable and binary chronic variable respectively.

Similar to the analyses in sections 3 and 4, we present the marginal effect of age by plotting the predicted values resulting from the specifications in Equations (8) to (10) against age. The predicted values are calculated by fixing all explanatory variables (including the individual specific fixed effects), except for age, at their sample means. Note that these means are averages across individuals and over time. Since we have allowed for interaction between age and men, we present separate graphs for men and women.

5.2 Results for GP visits and hospital nights

The predicted number of GP visits (hospital nights) for each five-year age group is presented in Appendix A in Figures A.48-A.59 (A.60-A.71). Figures A.48-A.51 (A.60-A.63) present the results based on Equation (8), Figures A.52-A.55 (A.64-A.67) present the results based on Equation (9) and Figures A.56-A.59 (A.68-A.71) present the results based on Equation (10) for men and women for the northern and southern sub-samples of countries. Regression results are presented in Tables B.21-B.26 in Appendix B.

Looking first at the results controlling just for age-gender, Figures A.48-A.51 and A.60-A.63 show that the shape of the age profile is highly non-linear and differs markedly across countries (e.g. note in particular the differences between the UK ECHP and BHPS) and types of care. It is almost flat for men's visits to the GP, except in the Germany (ECHP), Belgium, Italy and Austria, and only starts increasing at old ages. We find a similar shape for the profile for women, although the effect of ageing is slightly stronger and sets in at an earlier age (see also the magnitude and significance of coefficients in Table B.21 in Appendix B). Compared with GP visits, the profile for hospital nights is flatter among the young to middle-aged groups and increases only – but more strongly – after the age of 75. Similar to GP care, we find that the effect of ageing on hospital nights is slightly stronger for women (see also Table B.24 in Appendix B).

These general tendencies mask differences across countries (e.g. a flat profile at all ages, a negative profile, etc.). We should also warn that the accuracy of estimated age-coefficients at very old age might suffer from small cell sizes, 'survivor'- and 'not-institutionalised'-selection

effects. We also neglected the issue of 'time to mortality', which argues that not age, but proximity to mortality determines health-care expenditures.[32]

Controlling for socio-economic characteristics (see Figures A.52-A.55 and Figures A.64-A.67) suggests that this does remove some of the variation in GP visits/hospital nights attributed to age from the first models, as the age gradient flattens for most countries. Nevertheless, since we use fixed-effects models, it is only the effects of changes in health status that are not identified, while the effect of average health status is picked up by the fixed effect. Controlling for health status in Figures A.56-A.59 and A.68-A.71 shows that the predicted number of GP visits/hospital nights further increases (reduces) at low (high) ages, reflecting the negative correlation between health status and age. The change in the age profiles from those based on Equations (9) and (10) is much larger than the change from those based on Equations (8) and (9), which only shows that health status is the most important predictor of health care consumption.

Finally, we discuss the results for the other *significant* regressors (for more details check Tables B.23 and B.26 in Appendix B).[33] First, being inactive or retired or engaged in home duties has a positive effect on the number of GP visits and hospital nights in the majority of countries. Second, an increase in income is correlated with more visits to the GP (Ireland, Italy, Greece, Portugal and Austria) and fewer nights in a hospital (Germany, Netherlands, Belgium and the UK (BHPS)). In many of the other countries, income is insignificant. Third, unsurprisingly, health status has a significantly negative effect on both types of utilisation. Finally, we note that the fixed effects account for around 40% (50%) of the total variation in the number of visits to the GP (hospital nights) remaining after conditioning on the explanatory variables. This is in line with the low proportion of total variation that can be explained by our model (see R^2-*within*).

Some other findings are evident from Figures A.48-A.71. First, the differences in the shape of the age profiles are rather limited. We interpret this as a consequence of the 'robustness' of the fixed-effects models to omitted variables bias. In other words, the indirect routes (here: socio-economic and health information) through which age influences SAH are essentially picked up by the fixed effects. Second, in some cases we have found a negative predicted number of visits/nights. This finding could be resolved by analysing the natural logarithm of visits/nights instead of their actual number. An alternative would consist of applying panel count-data techniques. A further refinement could be introduced by considering two-part and/or latent class models.

6. Summary and conclusions

The purpose of this particular work package is to describe and model health and morbidity, and the associated use of health services, by age and socio-economic characteristics, across the European Union. In the context of ageing populations, it is important to understand the relationship between age and morbidity, and between age and health services utilisation across EU countries. Although many studies find that time to mortality, rather than age, is more

[32] Exclusion of 'proximity to mortality' biases the age coefficient upwardly (see e.g. Zweifel et al., 1999 and 2004). Although we do not analyse health care expenditures, there is some evidence that 'proximity to mortality' might be relevant to our analysis of counts, namely Seshamani & Gray (2004) show its influence on the probability of hospital admission, and Stearns & Norton (2004) show its importance for the probability of health care costs for elderly.

[33] We find little variation in either GP visits or in hospital nights by education and marital status. This result is probably related to the short time variation in these variables.

important in determining health care costs, owing to the nature of our data we concentrate on the effect of age on both health status and health services utilisation.

Using detailed micro-data from the ECHP, the results show that controlling for socio-economic characteristics (and health status where applicable) removes much of the variation in health status and health services utilisation that is typically attributed to age. For example, before controlling for differences in socio-economic characteristics and health status among different age groups, German men aged 86-90 years have 4.6 times more GP visits per annum than German men aged 16-20. But when we control for differences in socio-economic characteristics and health status for these groups, the difference falls to 1.7. We also find that after controlling for socio-economic characteristics (and health status where appropriate), there seems to be a stronger and more significant relationship between age and health status than between age and health services utilisation (and in turn, a more significant relationship between age and GP visits than between age and hospital nights). For each age group, women tend to have worse health status and a higher number of GP visits and number of hospital nights than men. The relationships between age and health status, and age and utilisation, also seem to be more marked for the southern sub-sample of countries. Comparing the results for SAH and chronic illness, there seems to be more variation across countries in terms of chronic illness than SAH; we found no evidence for the catch-up effect seen with SAH for chronic illness.

Comparing the cross-sectional utilisation results with the panel utilisation results, in general levels of utilisation (for both GP visits and hospital nights) are higher for the panel estimates than for the cross-sectional estimates, and the panel estimates exhibit much more variation at older ages than do the cross-sectional ones. Although the panel results suggest that separating the ageing from the cohort effect is important, the extent to which a relatively short panel (in this case, seven years) can distinguish between age and cohort effects is limited. In addition, the comparison of the results may be sensitive to model specification in that i) the cross-sectional results use count data methods whereas the panel models use simple OLS, and ii) the data are not corrected for potential bias owing to attrition.

This research highlights that while there is a similar pattern of worsening health status and increasing health services utilisation as age increases, much of this variation is removed when we account for differences in socio-economic characteristics (and health status where applicable). This finding concurs with previous research arguing that it is time to mortality rather than ageing per se that plays a large part in determining health care expenditures. A further lesson from this research is that the age-health and age-utilisation relationships may also be affected by the particular cultural and institutional factors of the country in question, such as the gate-keeping role of GPs, the extent of eligibility for free care, etc.

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Appendix A

Figure A.1. Percentage reporting a "bad" or "very bad" self-assessed health status (1995 and 2001)

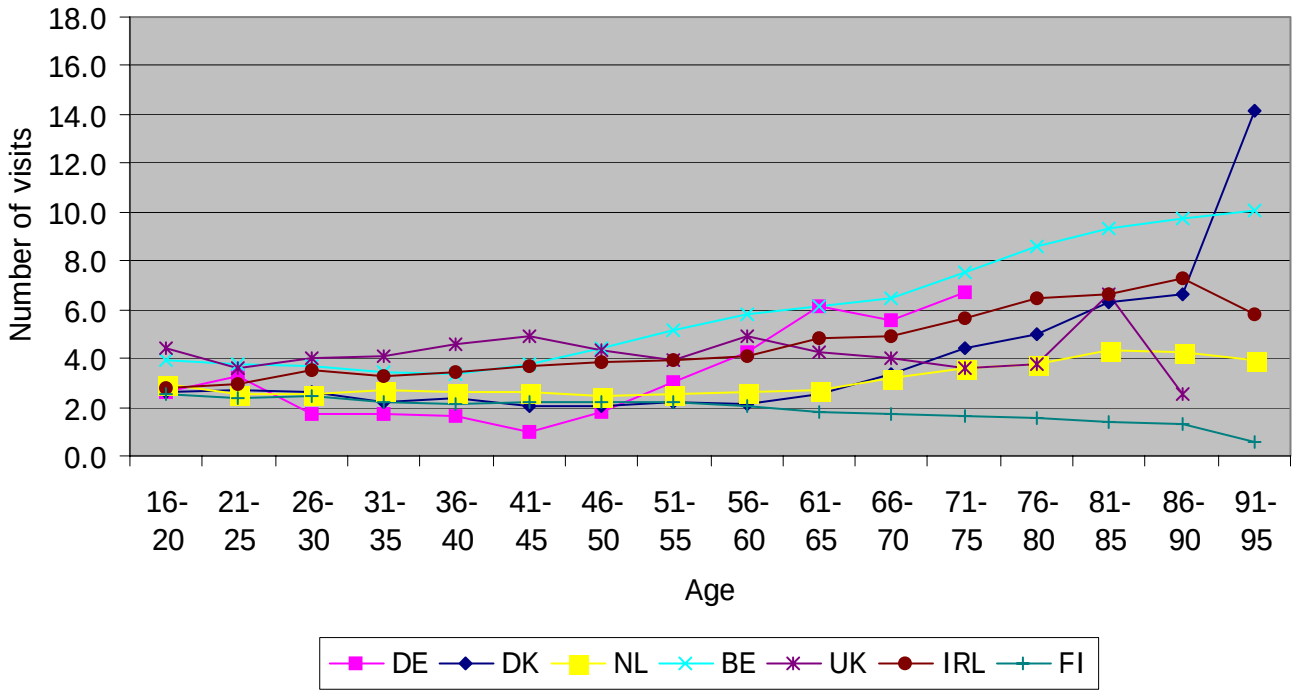


Figure A.2. Percentage reporting a chronic physical or mental health problem, illness or disability (1995 and 2001)

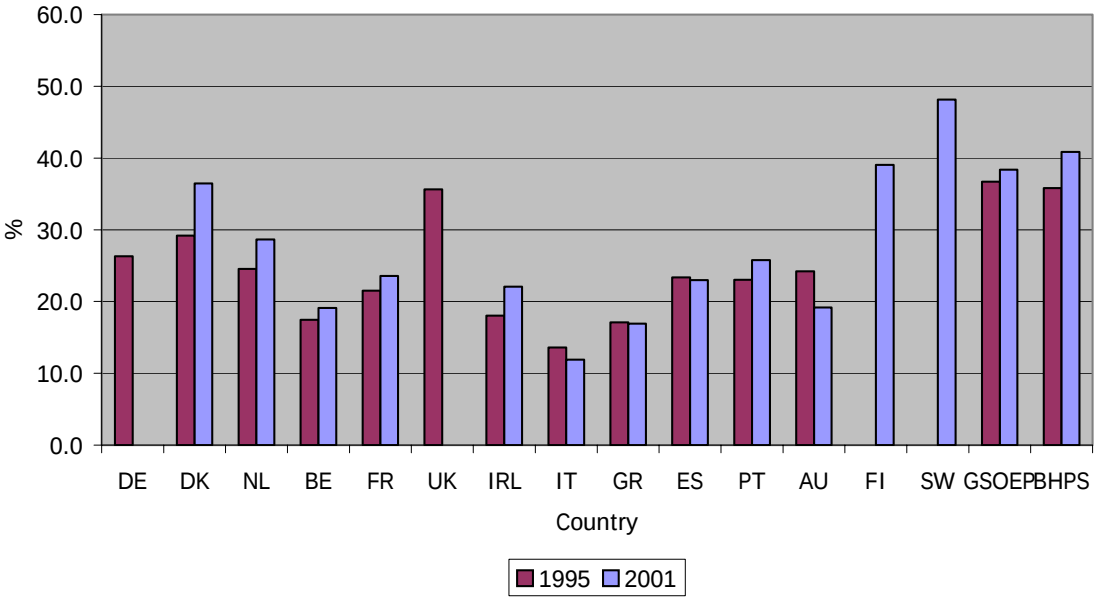


Figure A.3. Percentage reporting "bad" or "very bad" self-assessed health status and reporting a chronic illness, by age, EU-15 9 (1995)

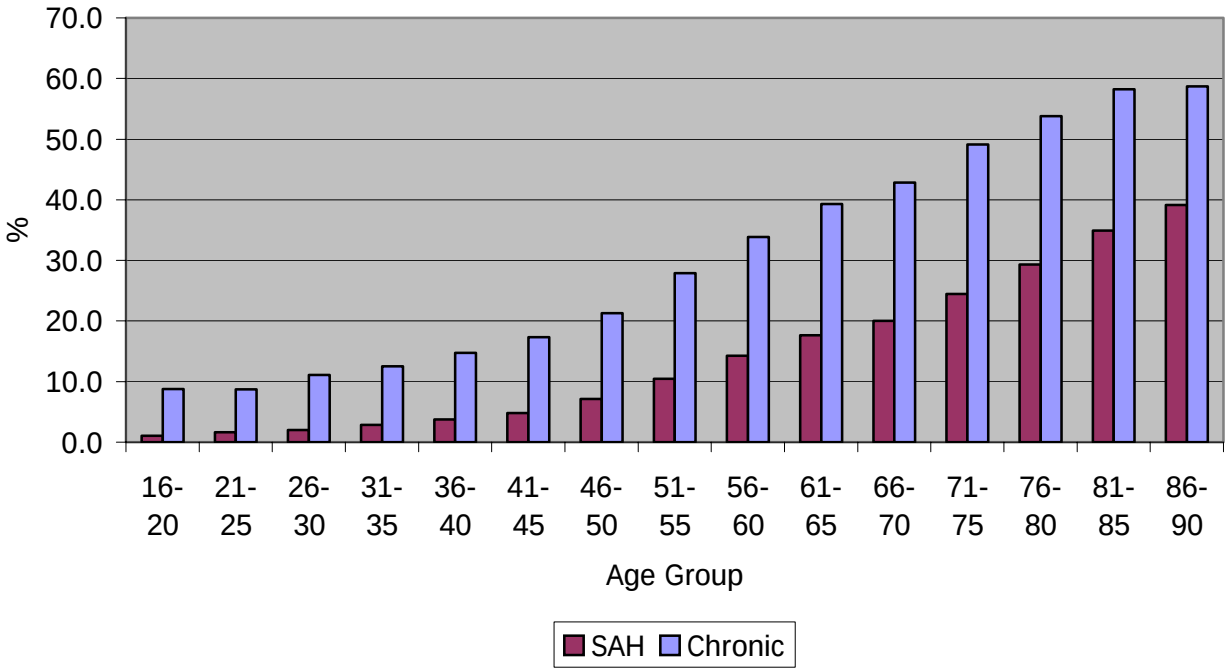


Figure A..4. Average number of GP visits per person per annum (1995 and 2001)

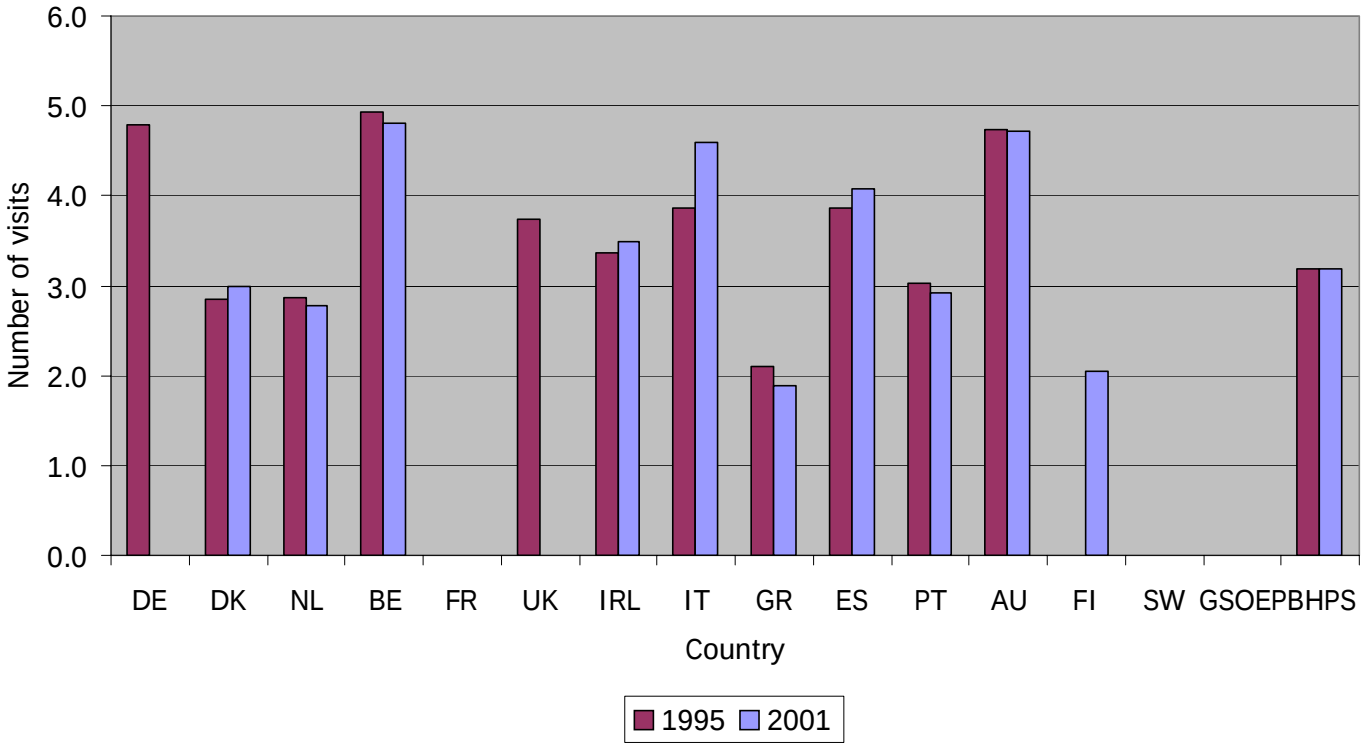


Figure A..5. Average number of in-patient hospital nights per person per annum (1995 and 2001)

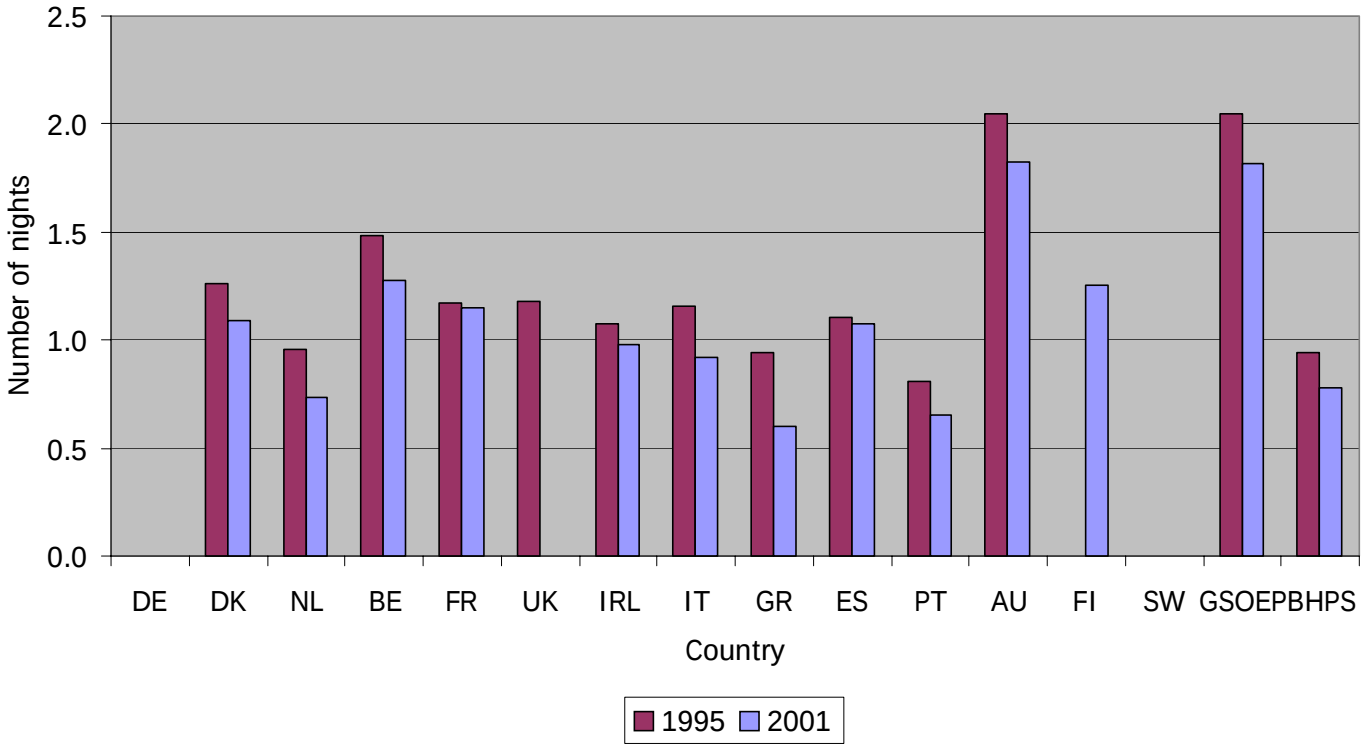


Figure A.6. Average number of gp visits and hospital nights by age, EU-15 (1995)

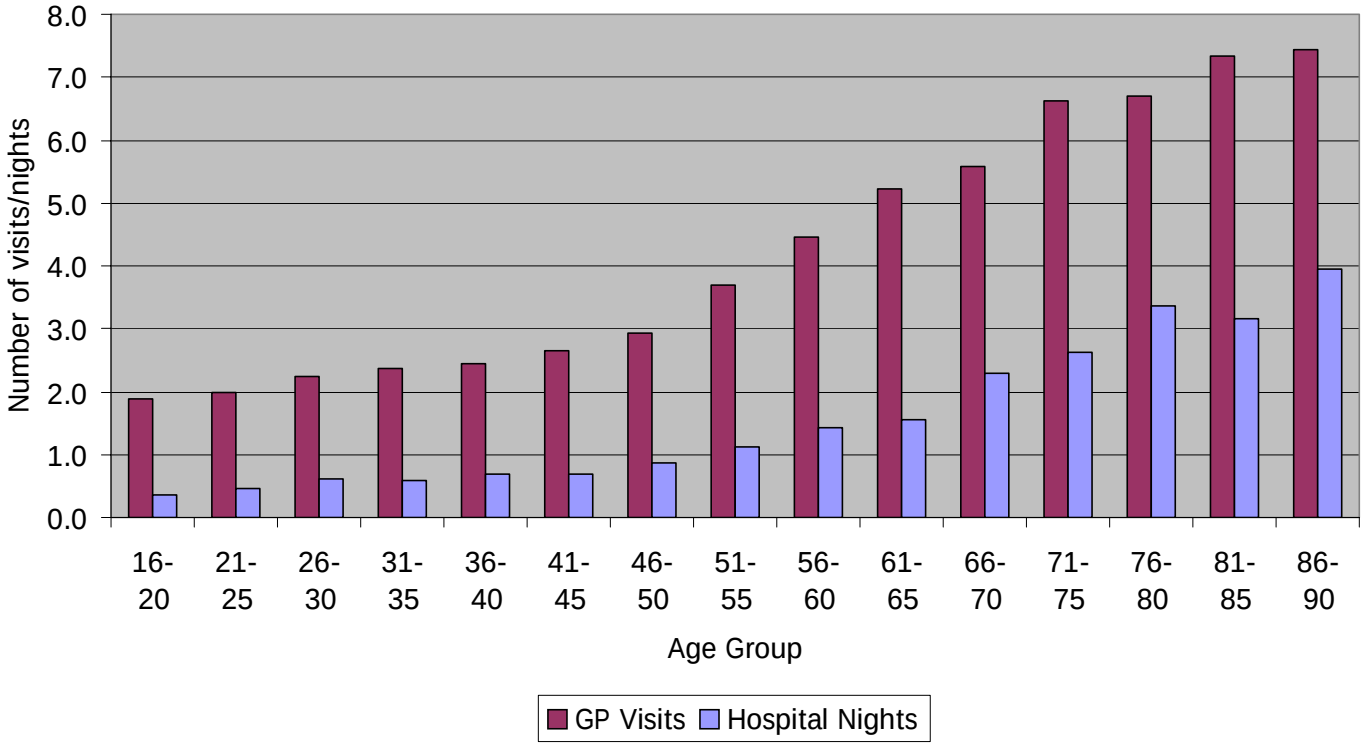


Figure A.7. Men vs. women, self-assessed health, chronic illness, gp visits and hospital nights (1995)

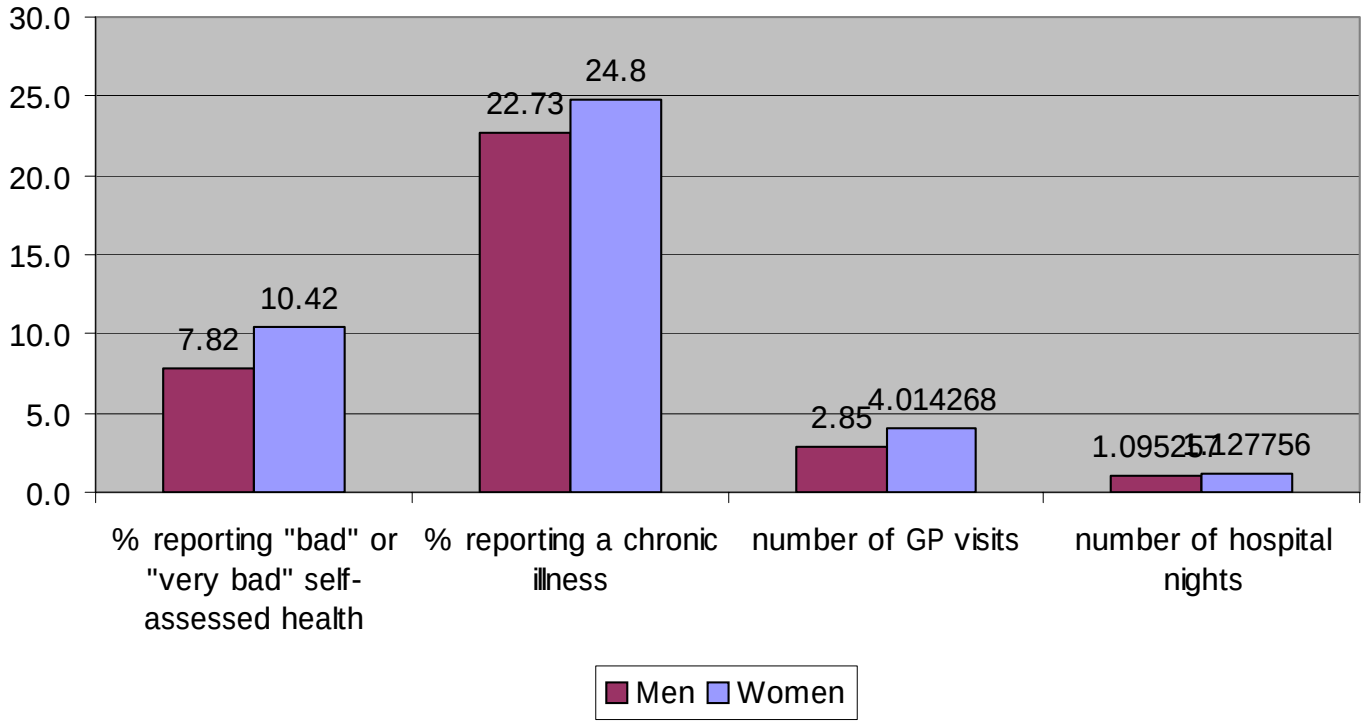


Figure A.8. Predicted SAH, men, northern sub-sample (1995), Equation (1)

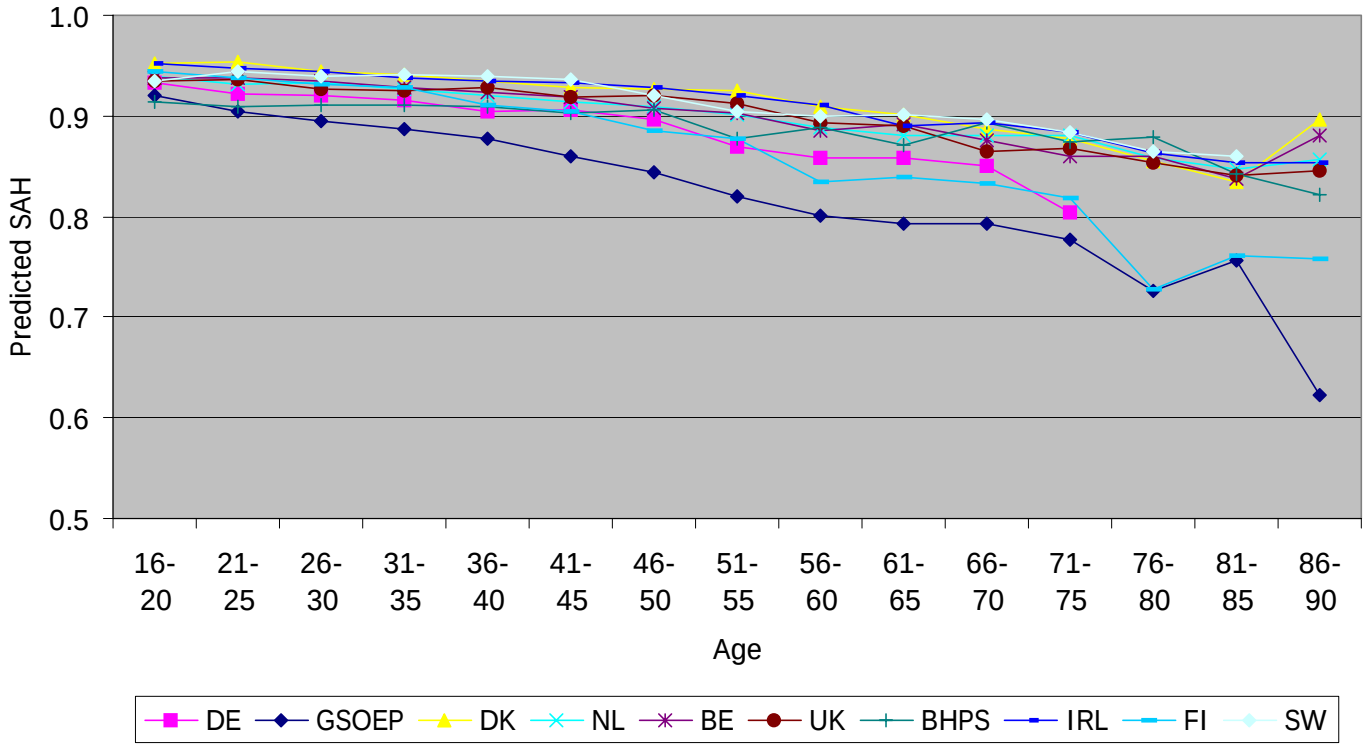


Figure A.9. Predicted SAH, men, southern sub-sample (1995), Equation (1)

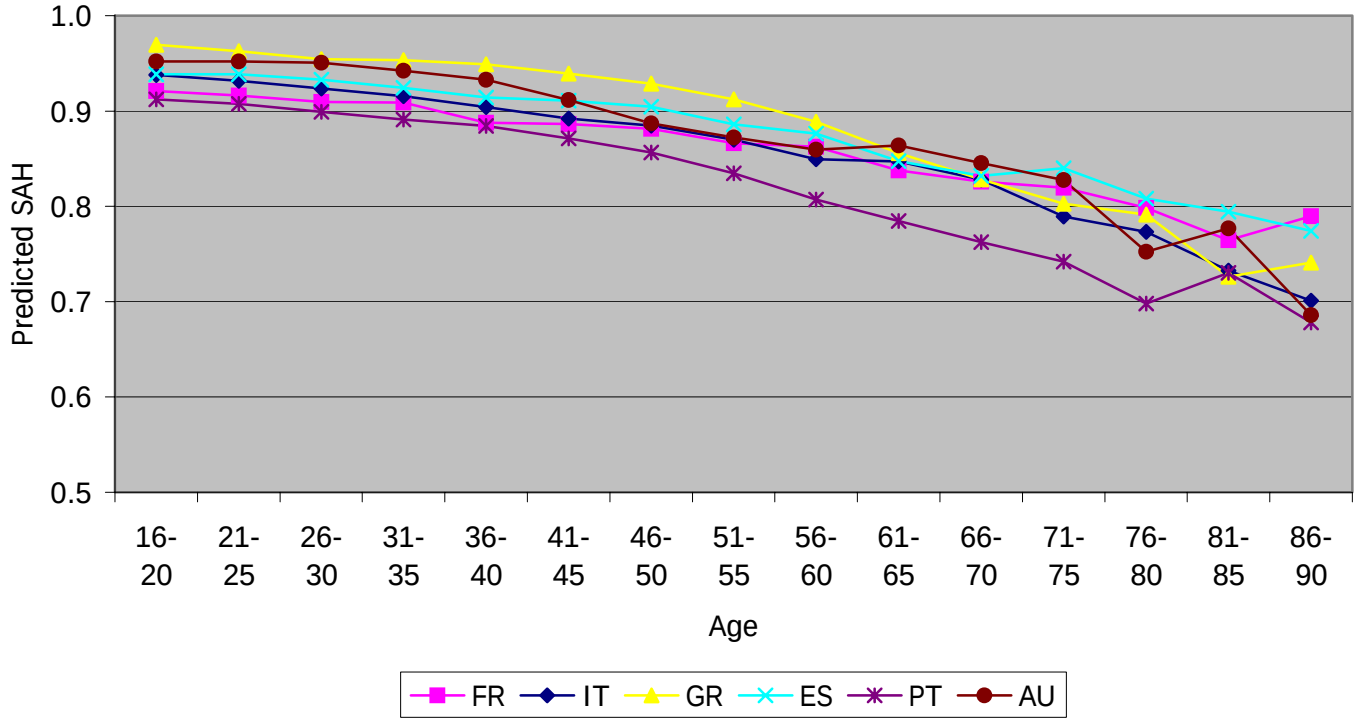


Figure A.10. Predicted SAH, women, northern sub-sample (1995), Equation (1)

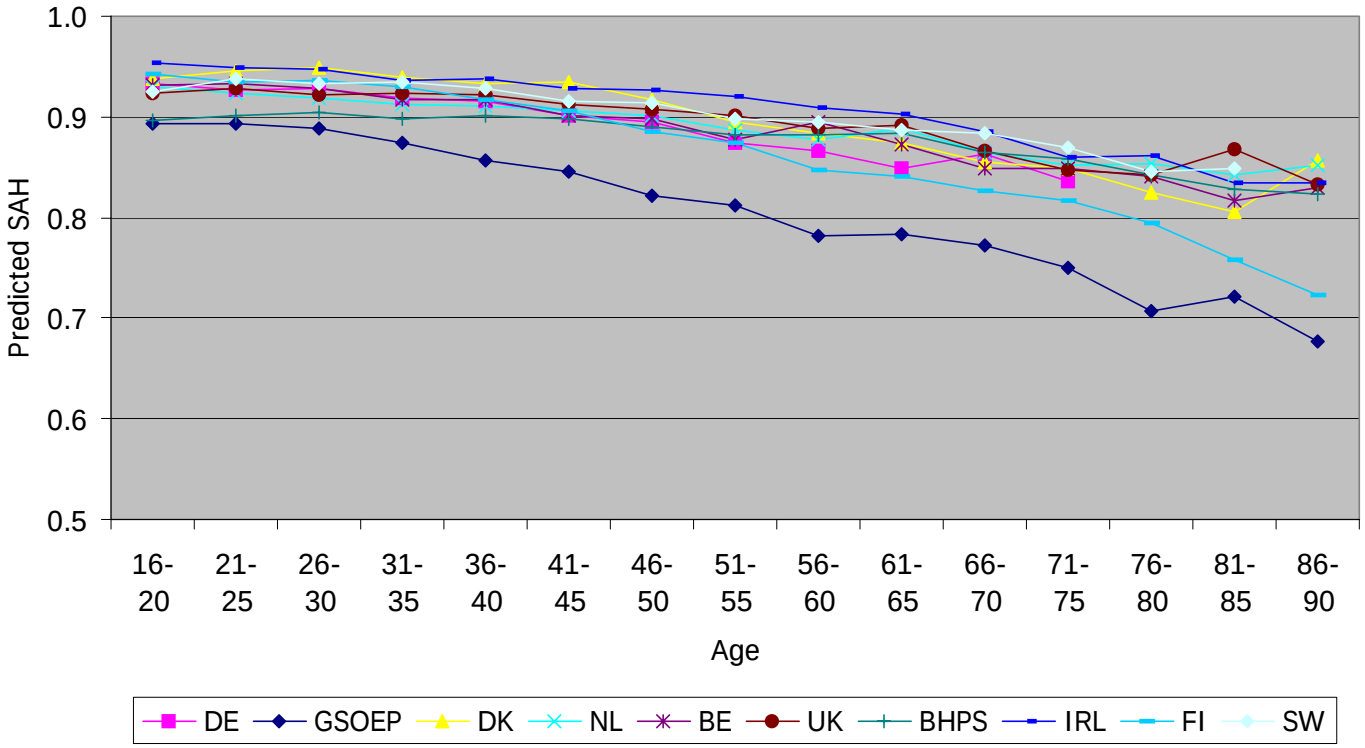


Figure A.11. Predicted SAH, women, southern sub-sample (1995), Equation (1)

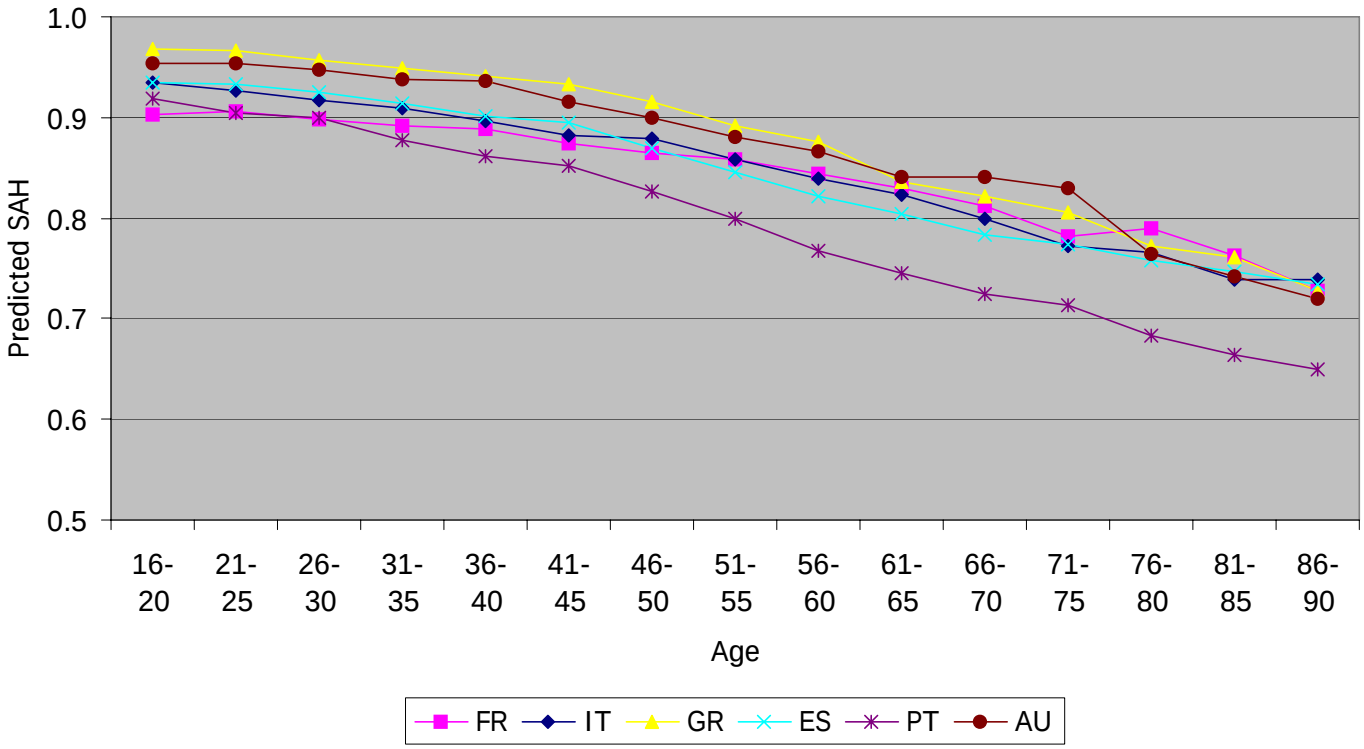


Figure A.12. Predicted SAH,men, northern sub-sample (1995), Equation (2)

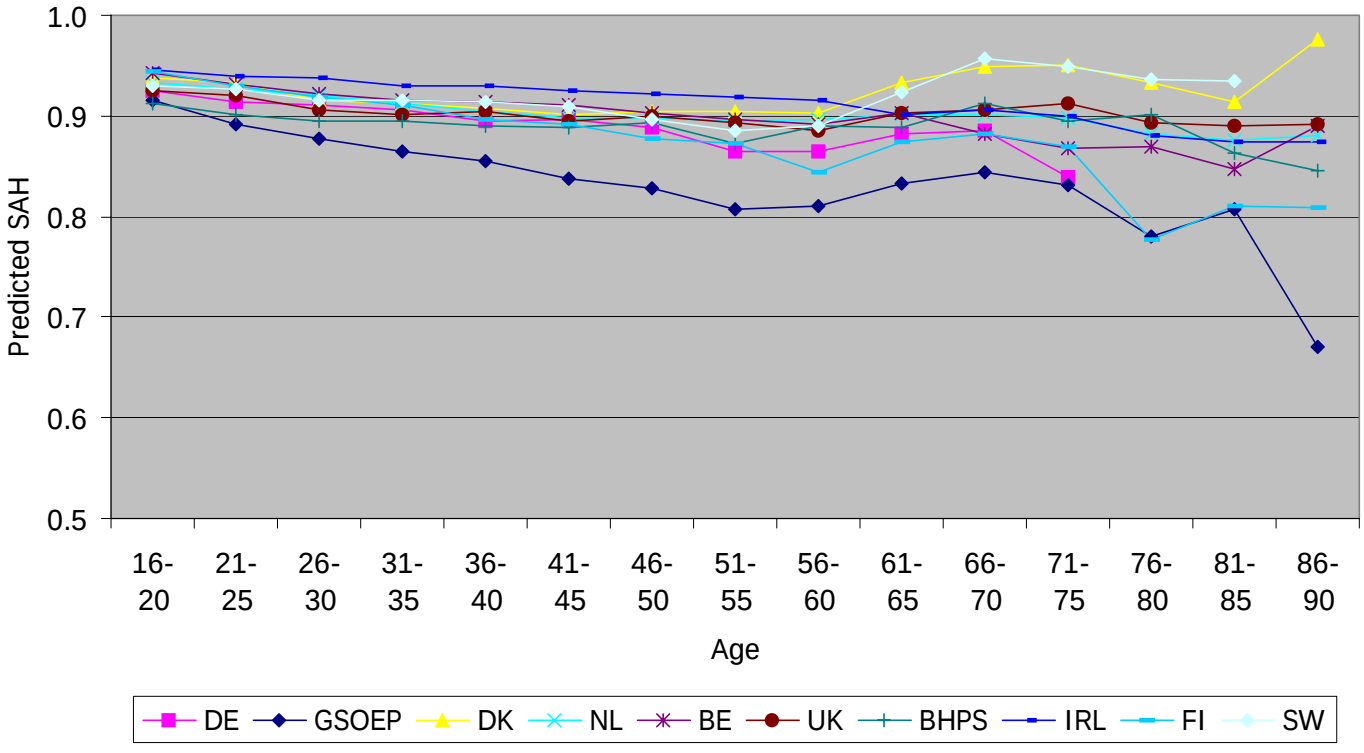


Figure A.13. Predicted SAH, men, southern sub-sample (1995), Equation (2)

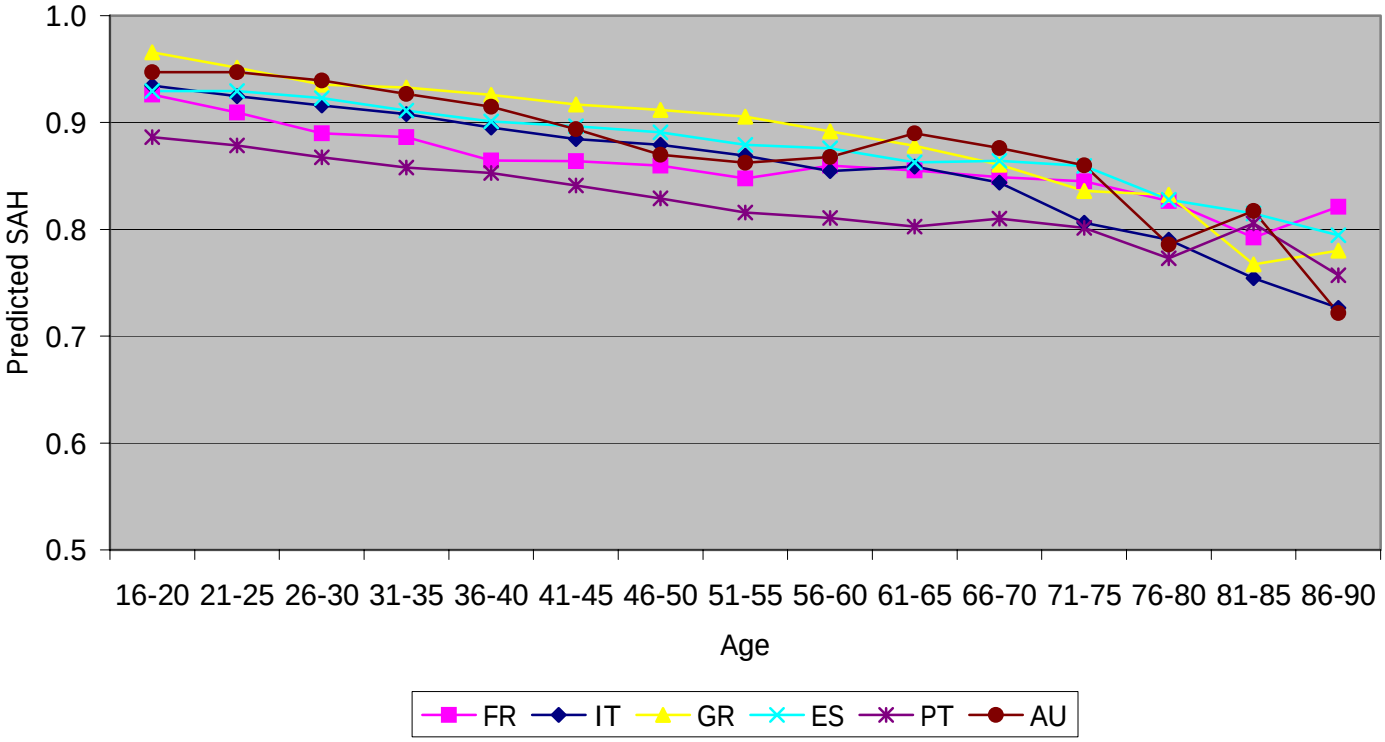


Figure A.14. Predicted SAH, women, northern sub-sample (1995), Equation (2)

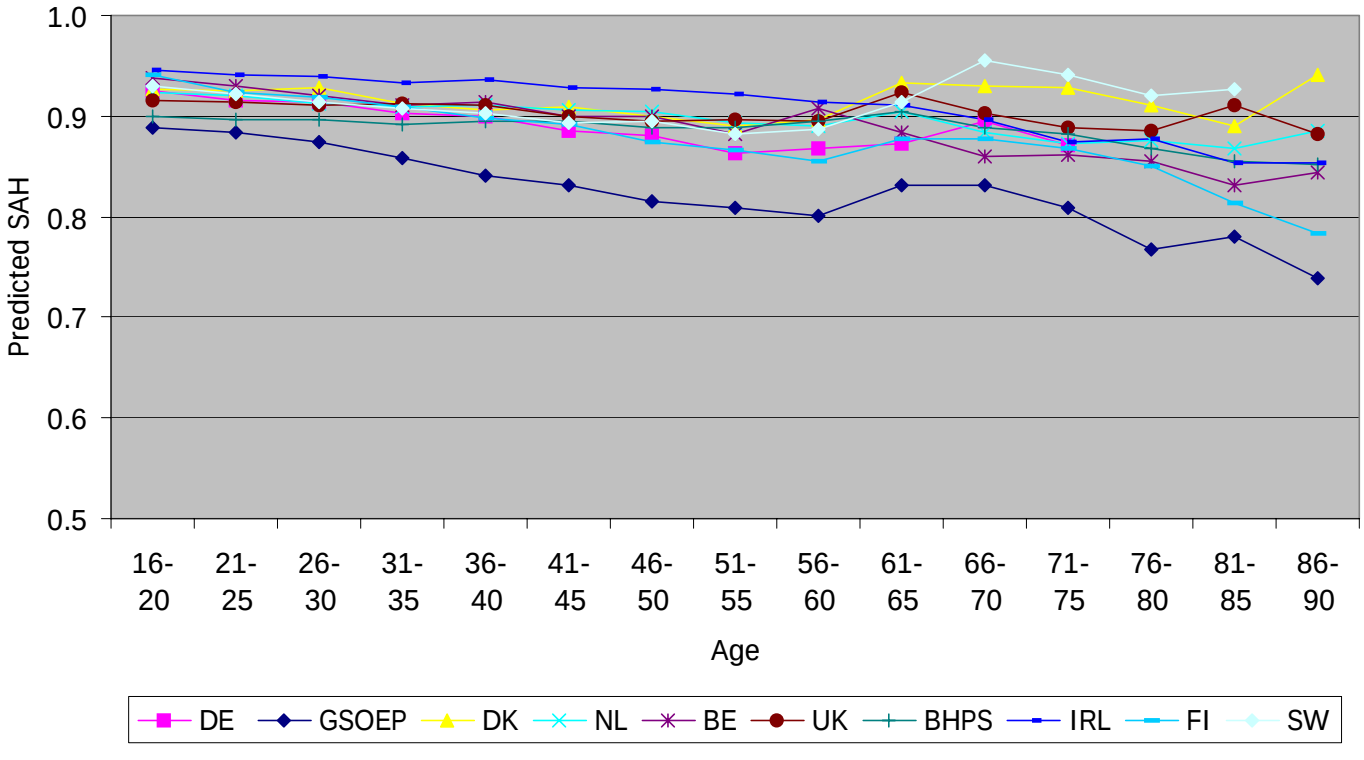


Figure A.15. Predicted SAH, women, southern sub-sample (1995), Equation (2)

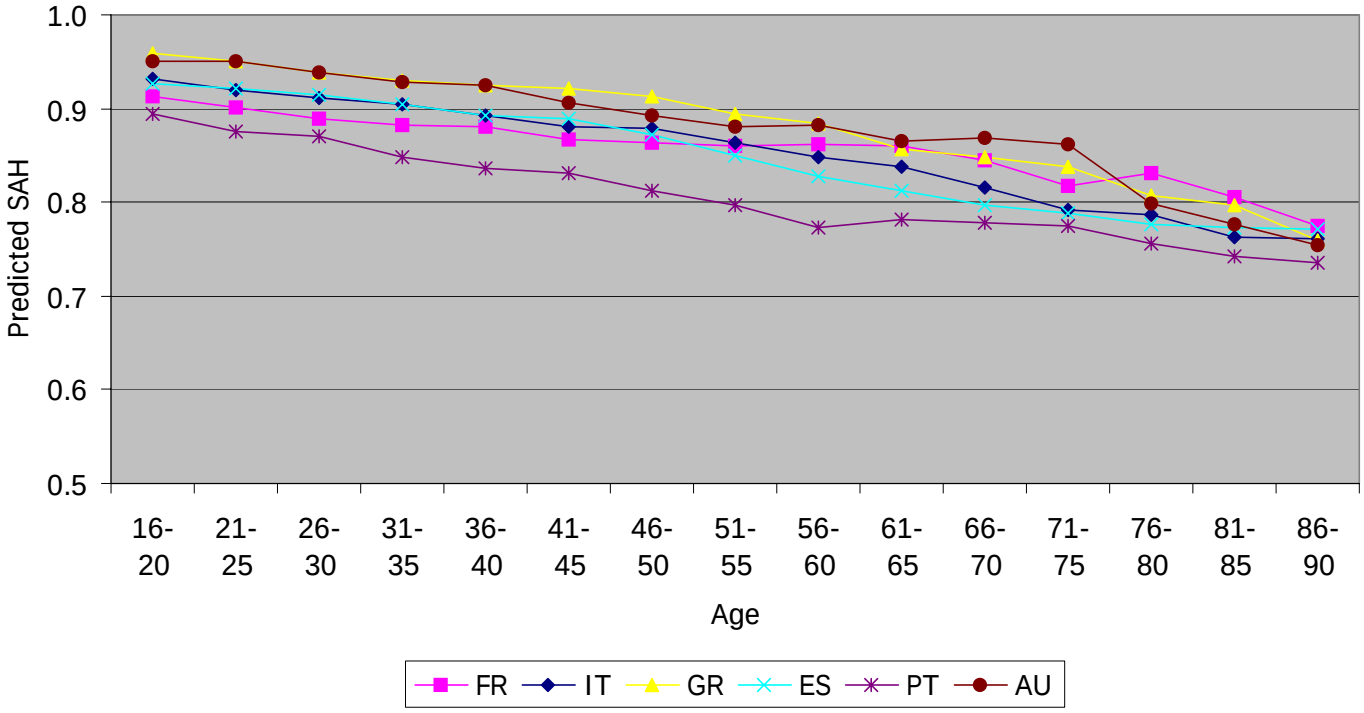


Figure A.16. Predicted chronic,men, northern sub-sample (1995), Equation (3)

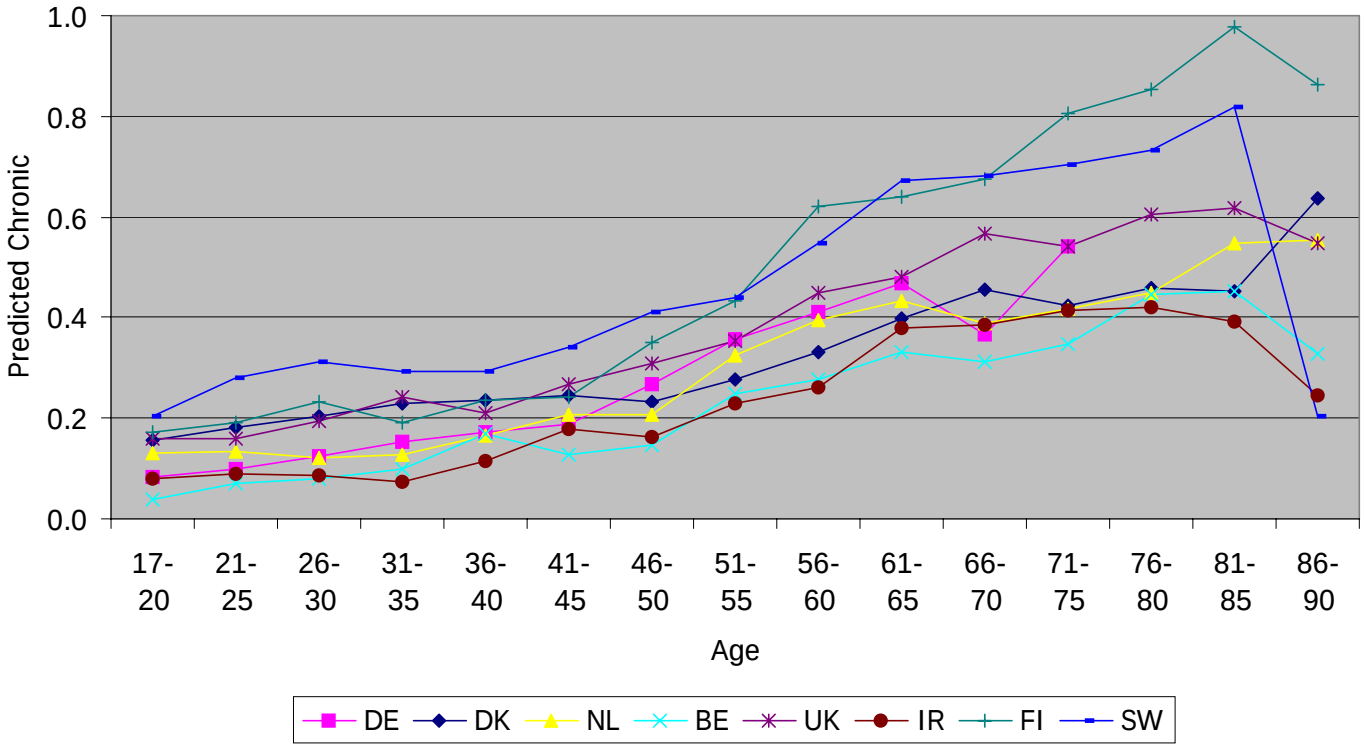


Figure A.17. Predicted chronic men, southern sub-sample (1995), Equation (3)

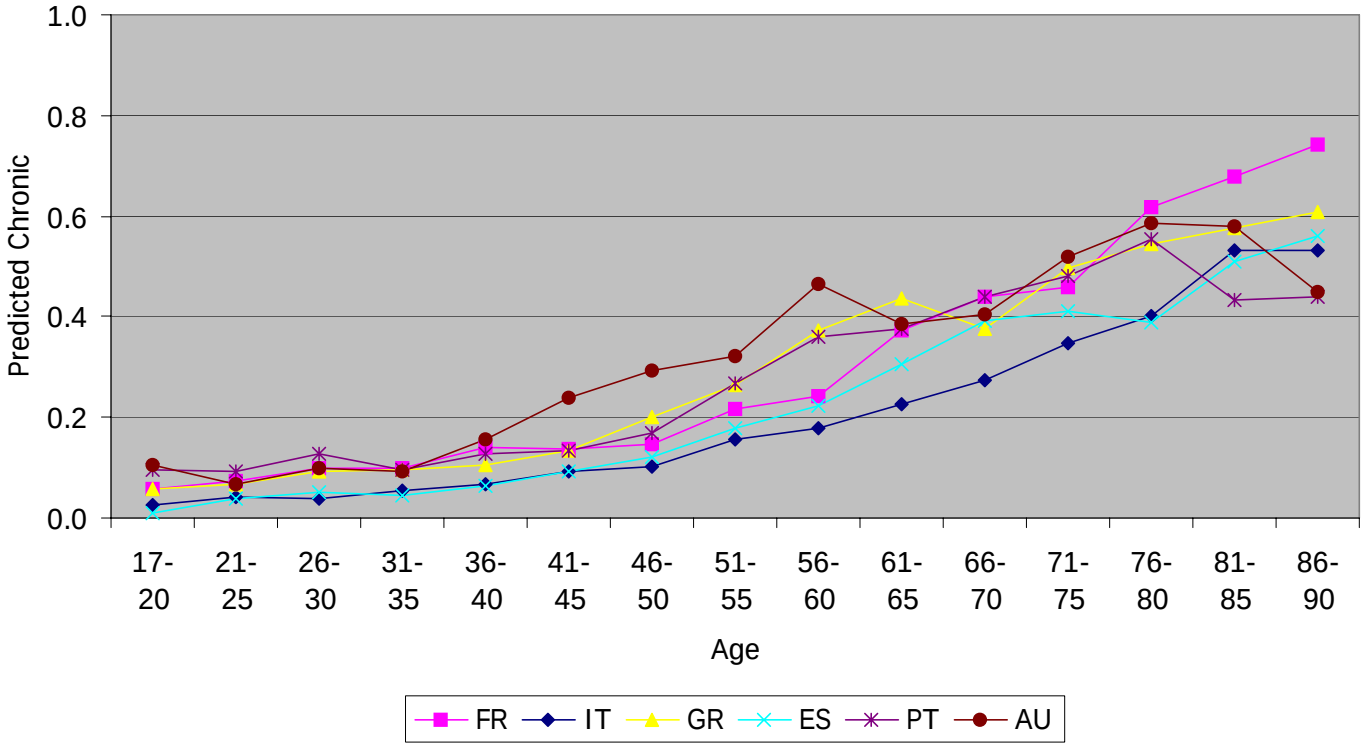


Figure A.18. Predicted chronic, women, northern sub-sample (1995), Equation (3)

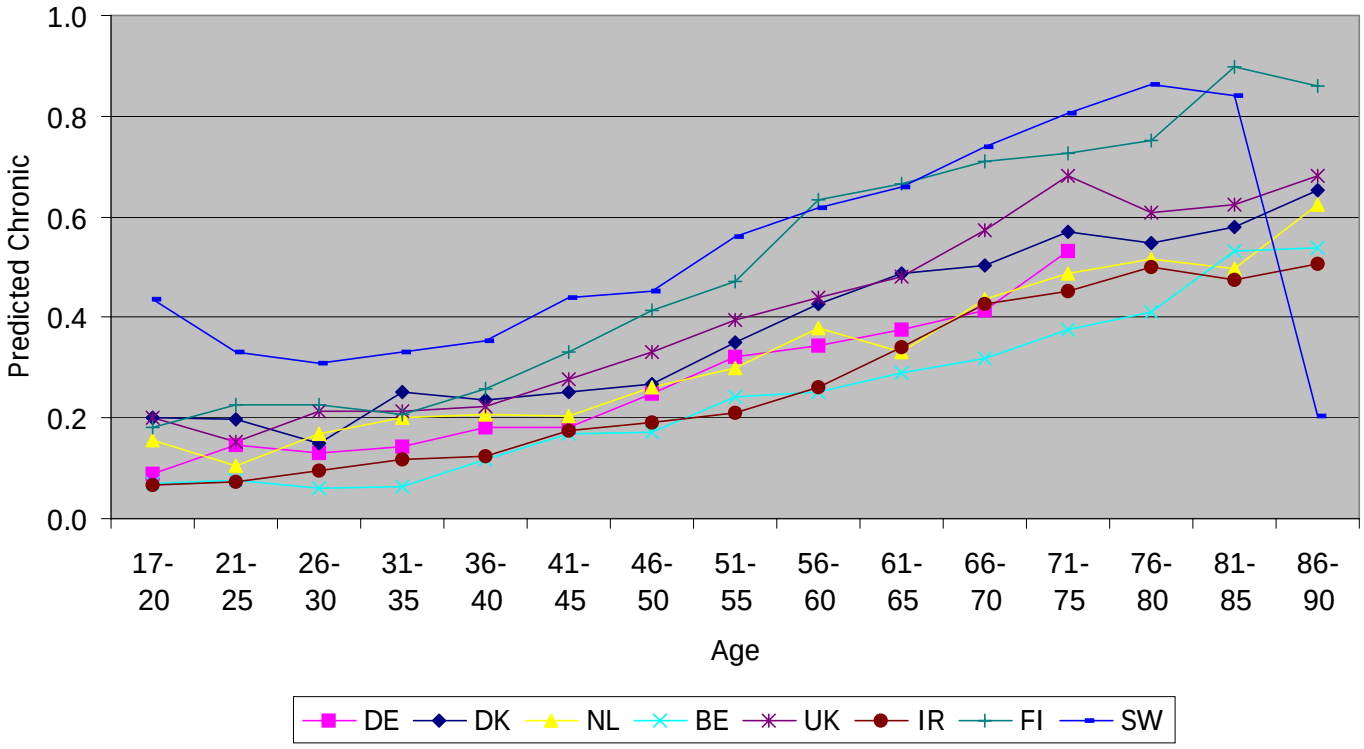


Figure A.19. Predicted chronic, women, southern sub-sample (1995), Equation (3)

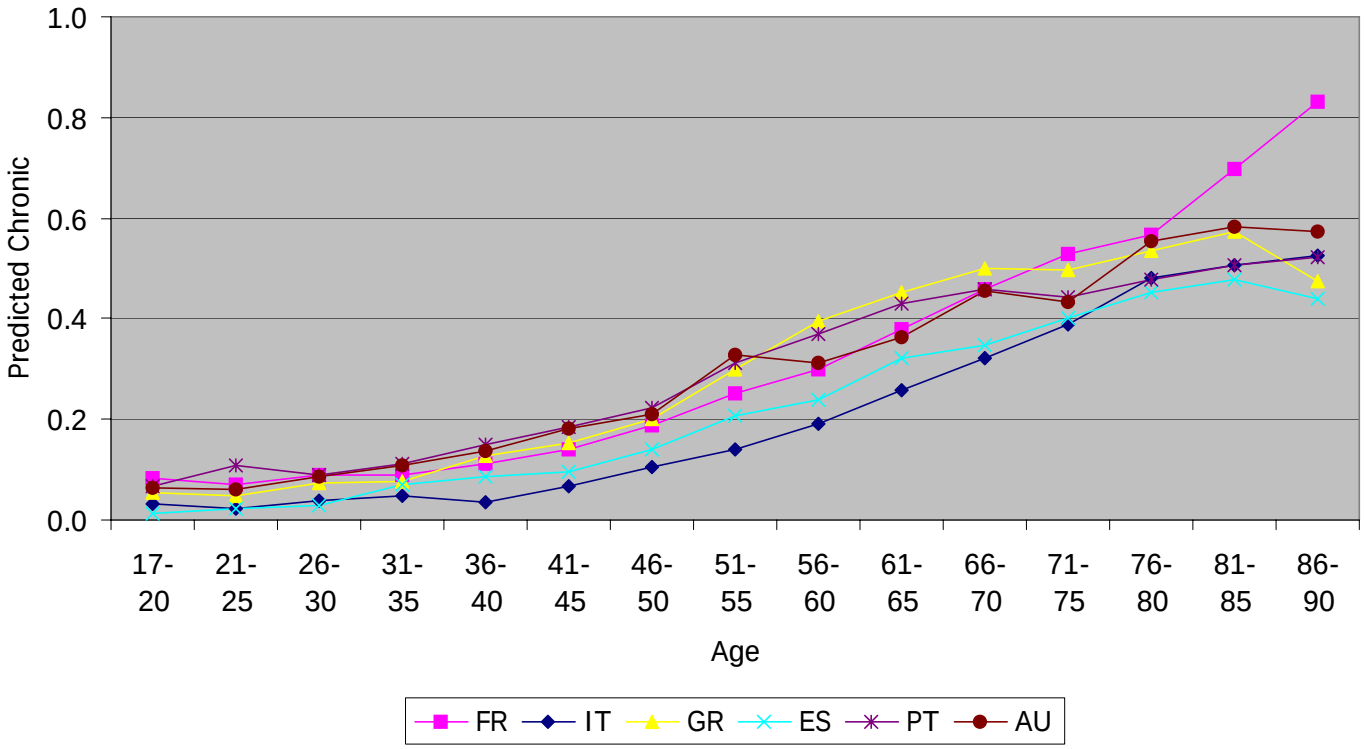


Figure A.20. Predicted chronic, men, northern sub-sample (1995), Equation (4)

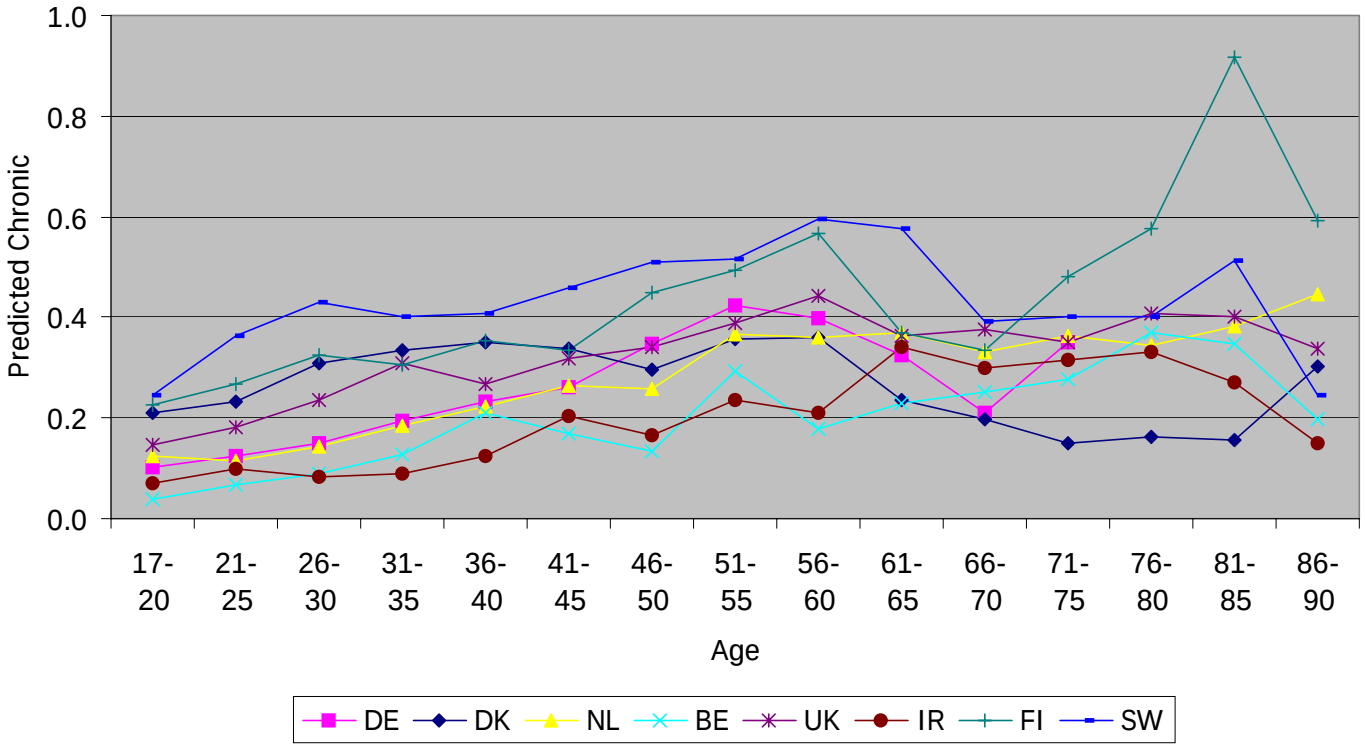


Figure A.21. Predicted chronic, men, southern sub-sample (19950, Equation (4)

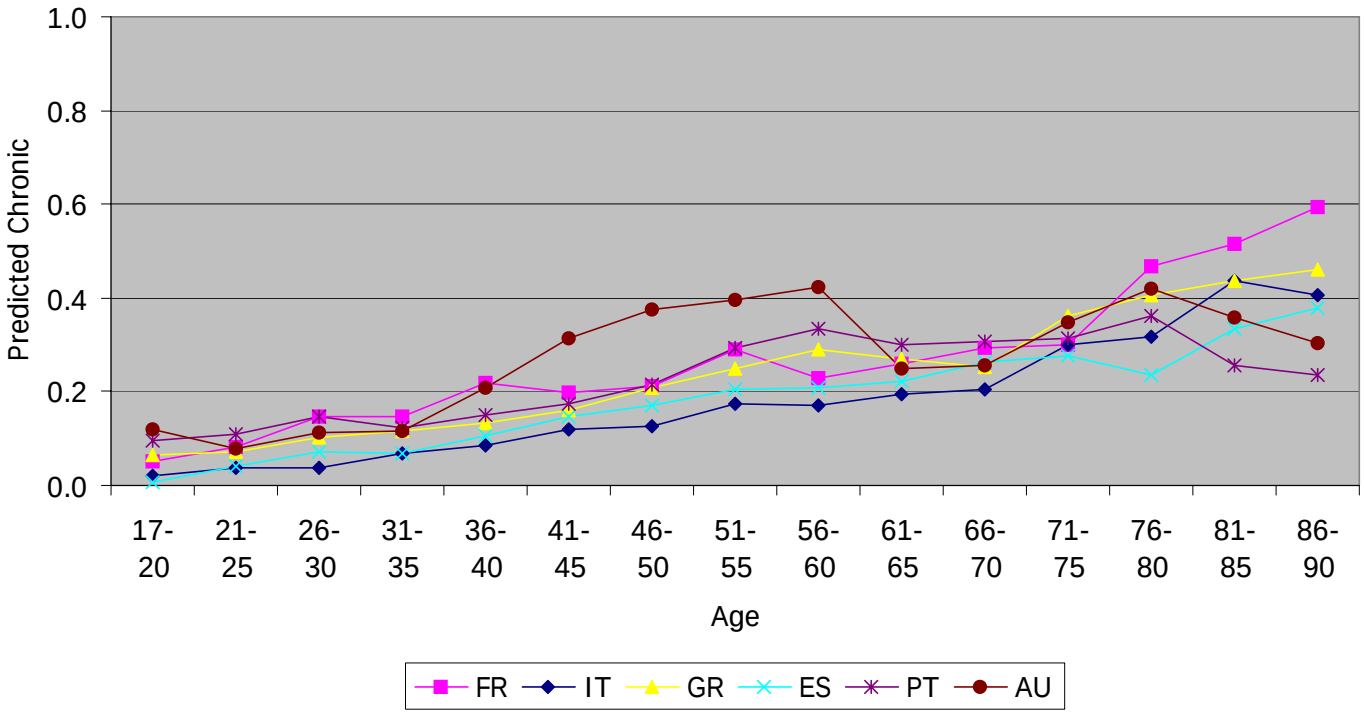


Figure A.22. Predicted chronic, women, northern sub-sample (1995), Equation (4)

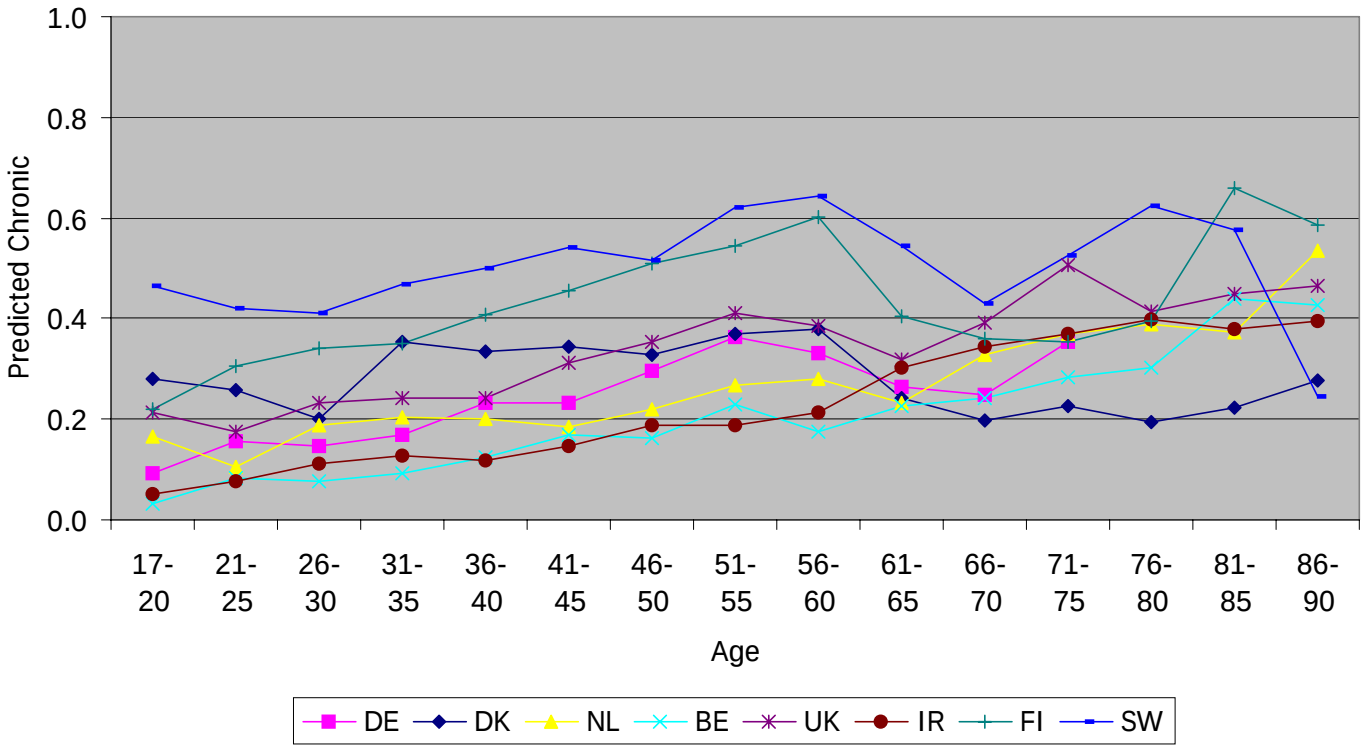


Figure A.23. Predicted chronic, women, southern sub-sample (1995), Equation (4)

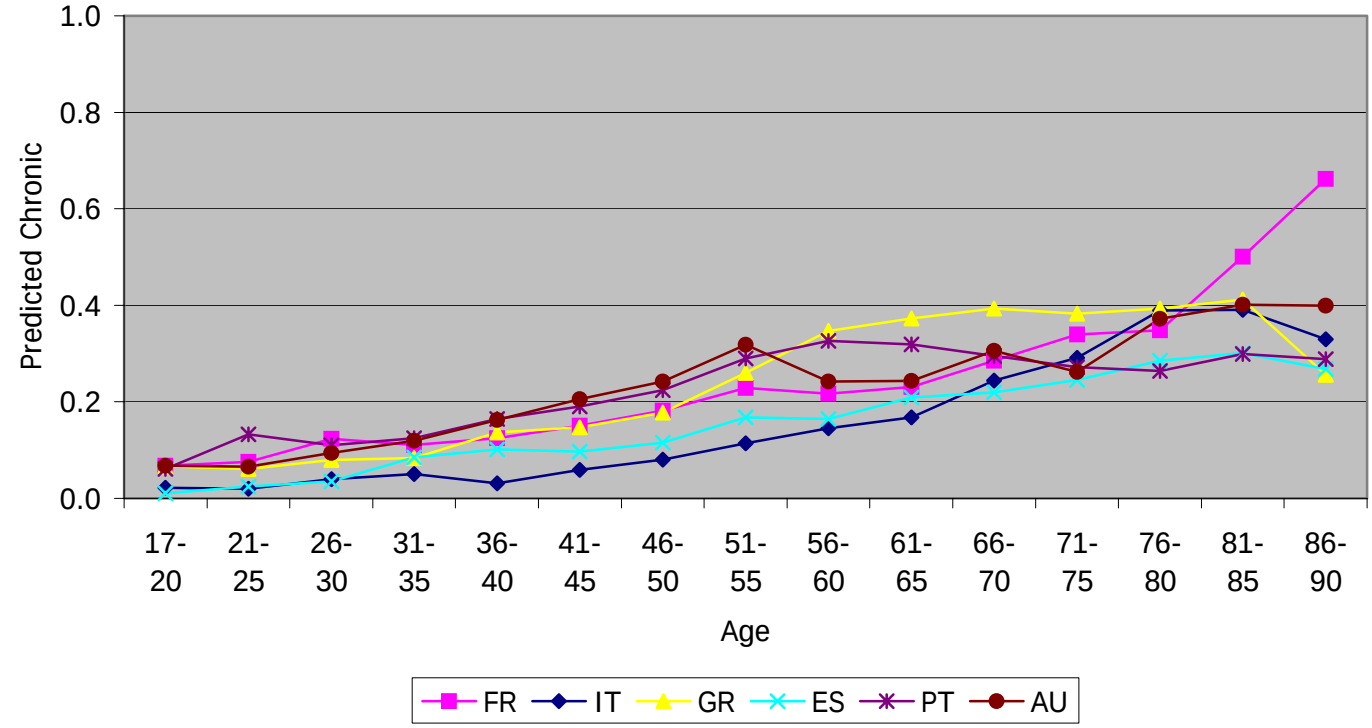


Figure A. 24. Predicted GP visits, men, northern sub-sample (1995), Equation (5)

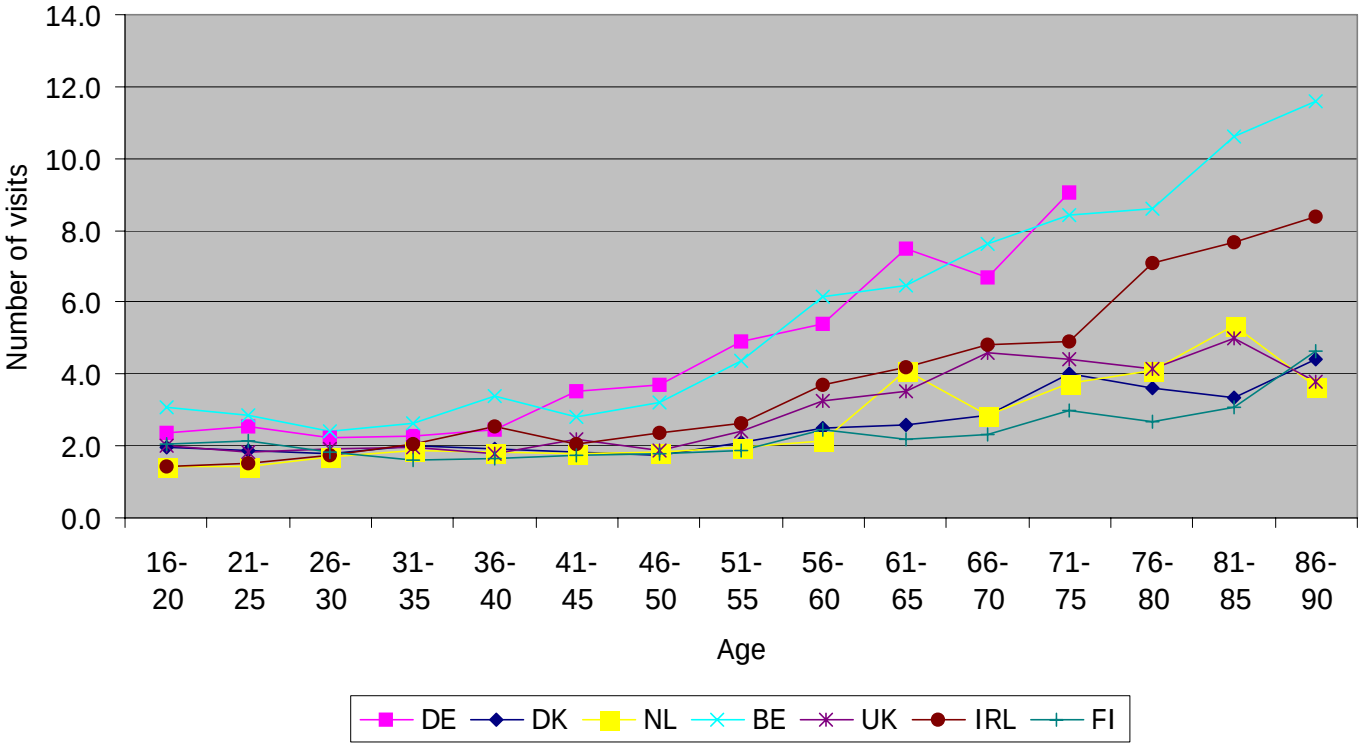
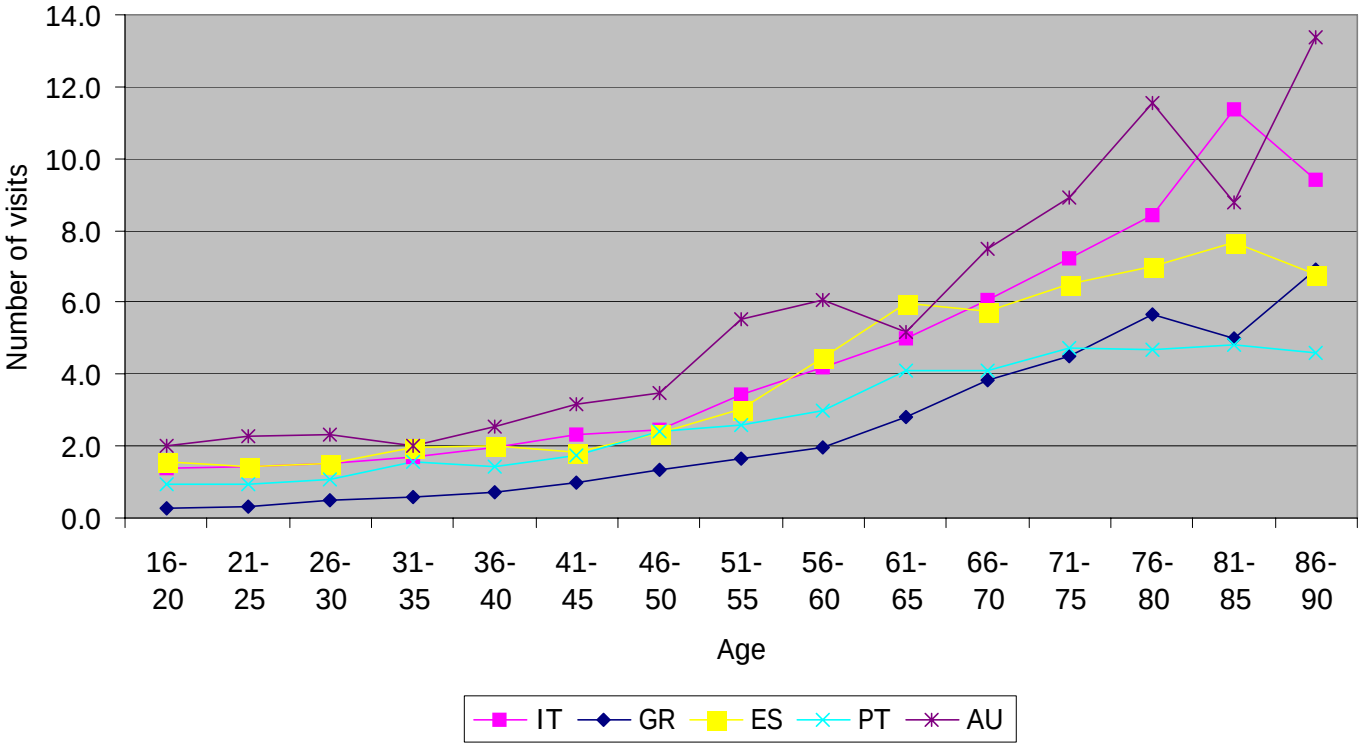


Figure A.25. Predicted GP visits, men, southern sub-sample (1995), Equation (5)



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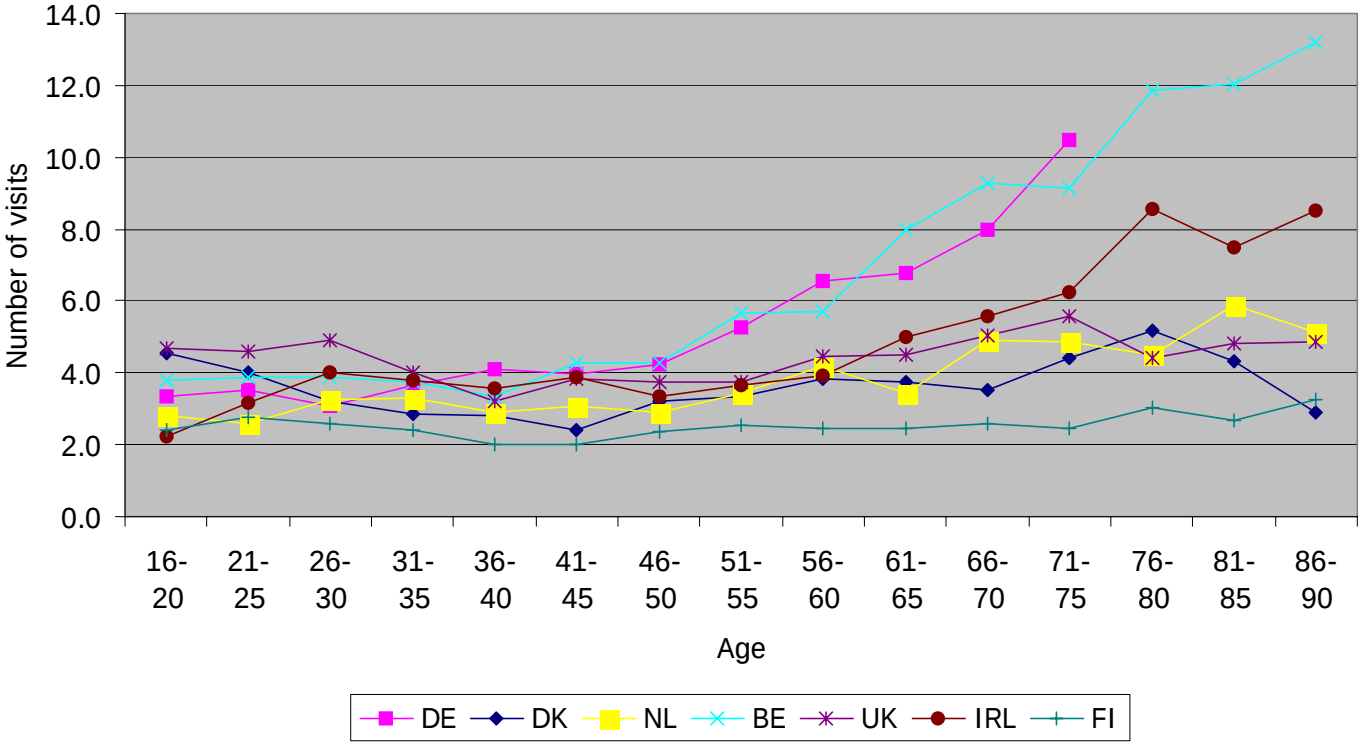


Figure A.27. Predicted GP visits, women, southern sub-sample (1995), Equation (5)

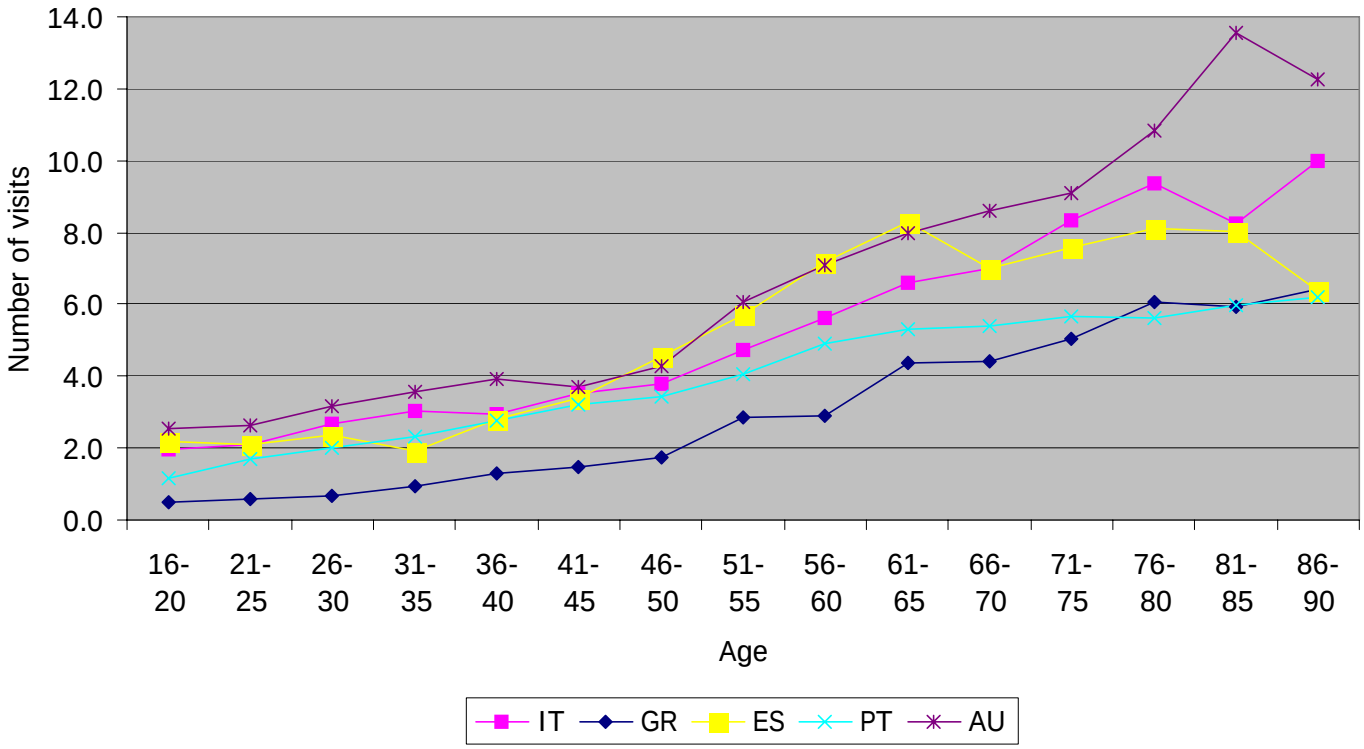


Figure A.28. Predicted GP visits, men, northern sub-sample (1995), Equation (6)

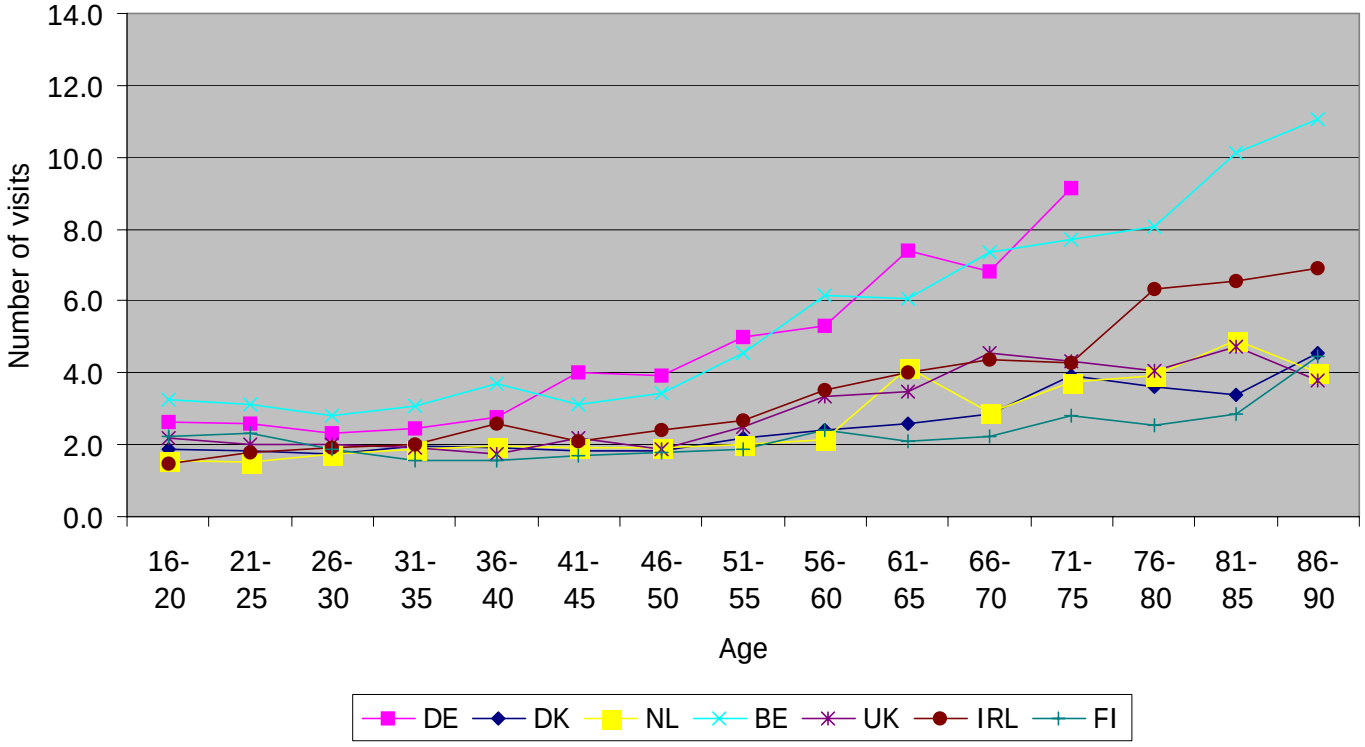


Figure A.29. Predicted GP visits, men, southern sub-sample (1995), Equation (6)

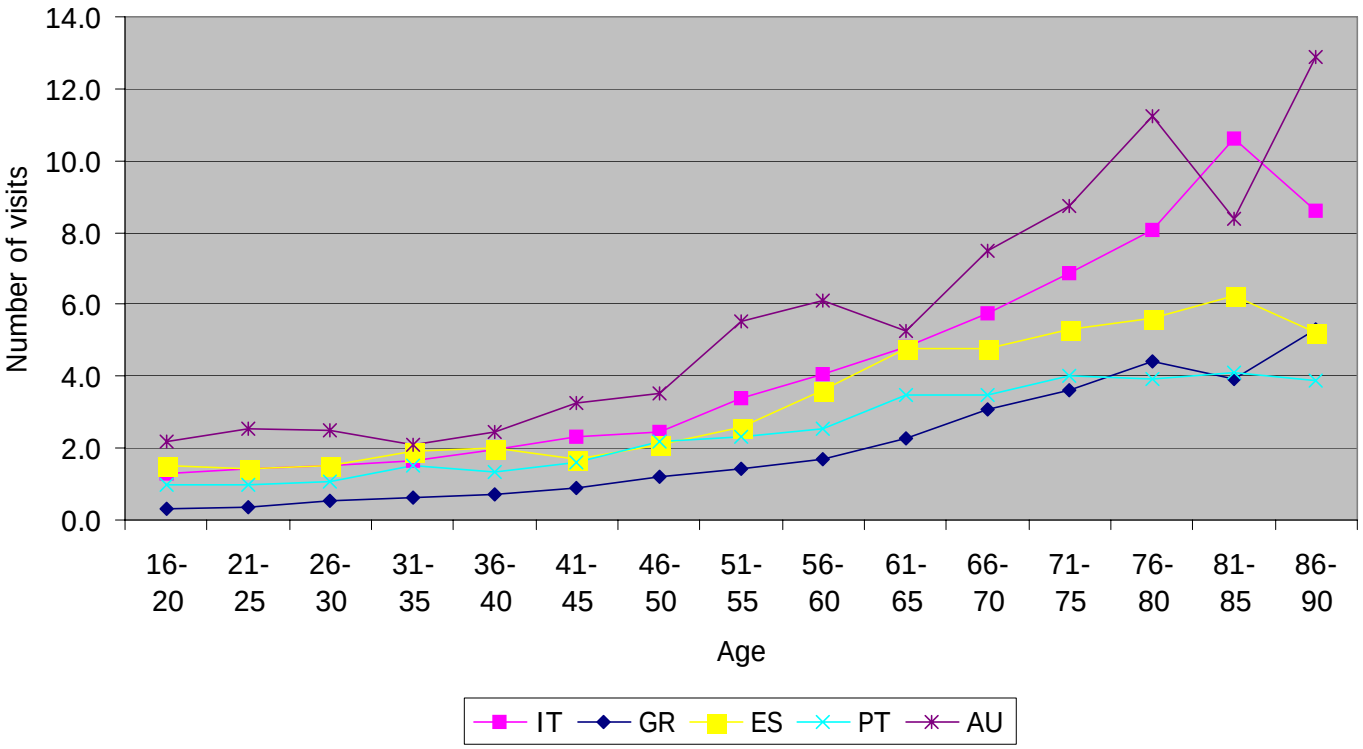


Figure A.30. Predicted GP visits, women, northern sub-sample (1995), Equation (6)

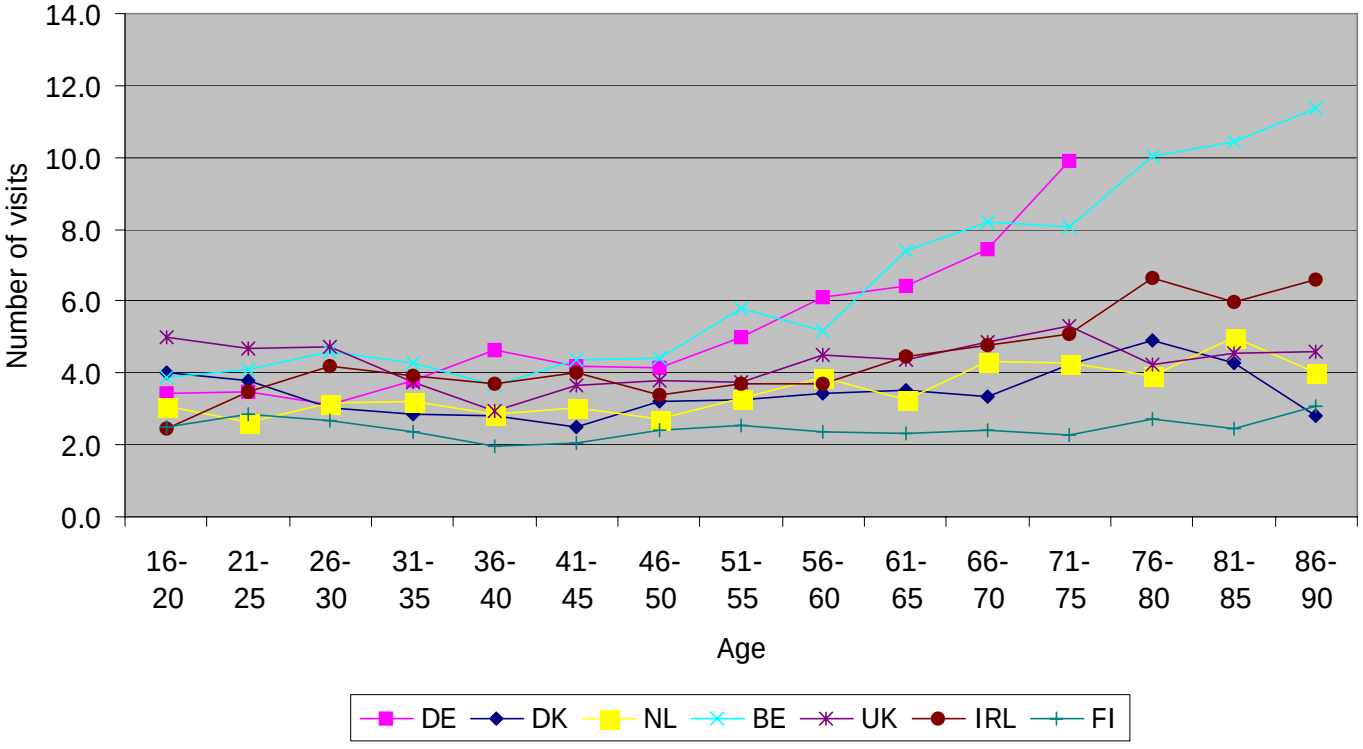


Figure A.31. Predicted GP visits, women, southern sub-sample (1995), Equation (6)

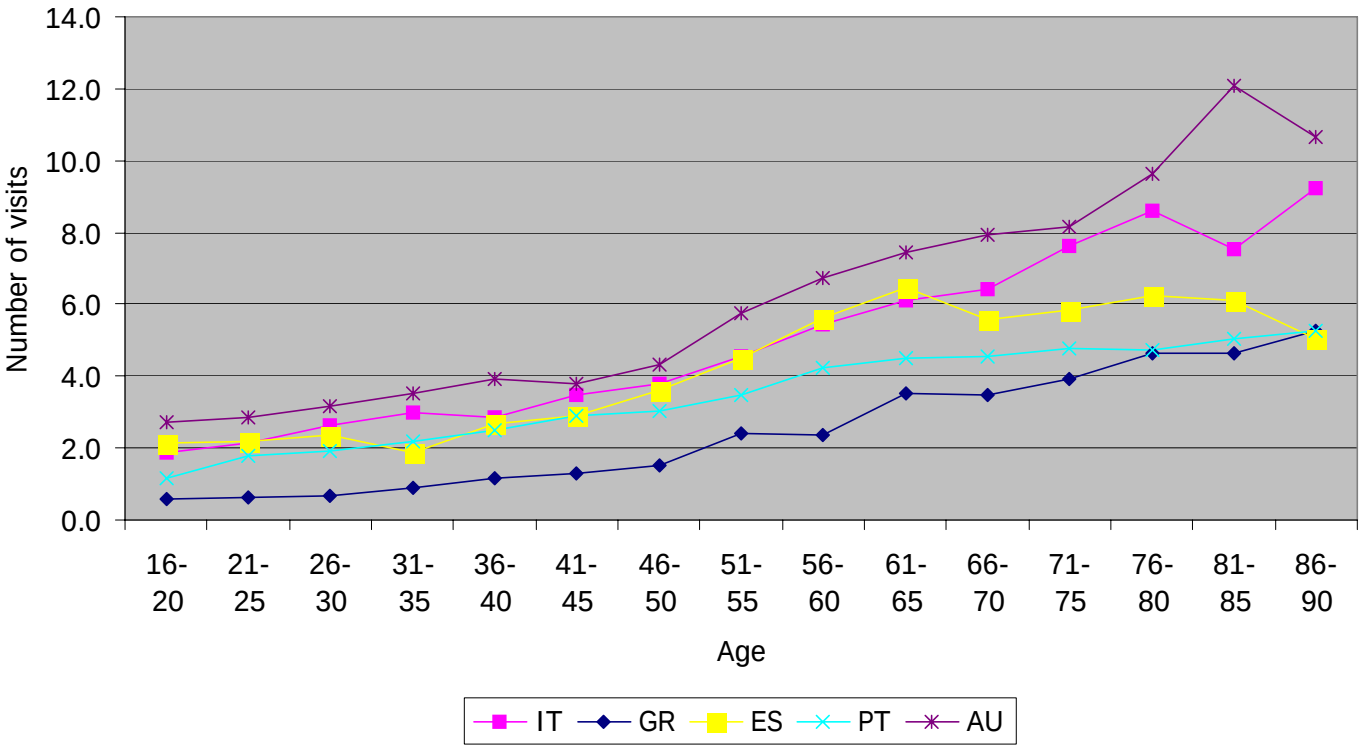


Figure A.32. Predicted GP visits, men, northern sub-sample (1995), Equation (7)

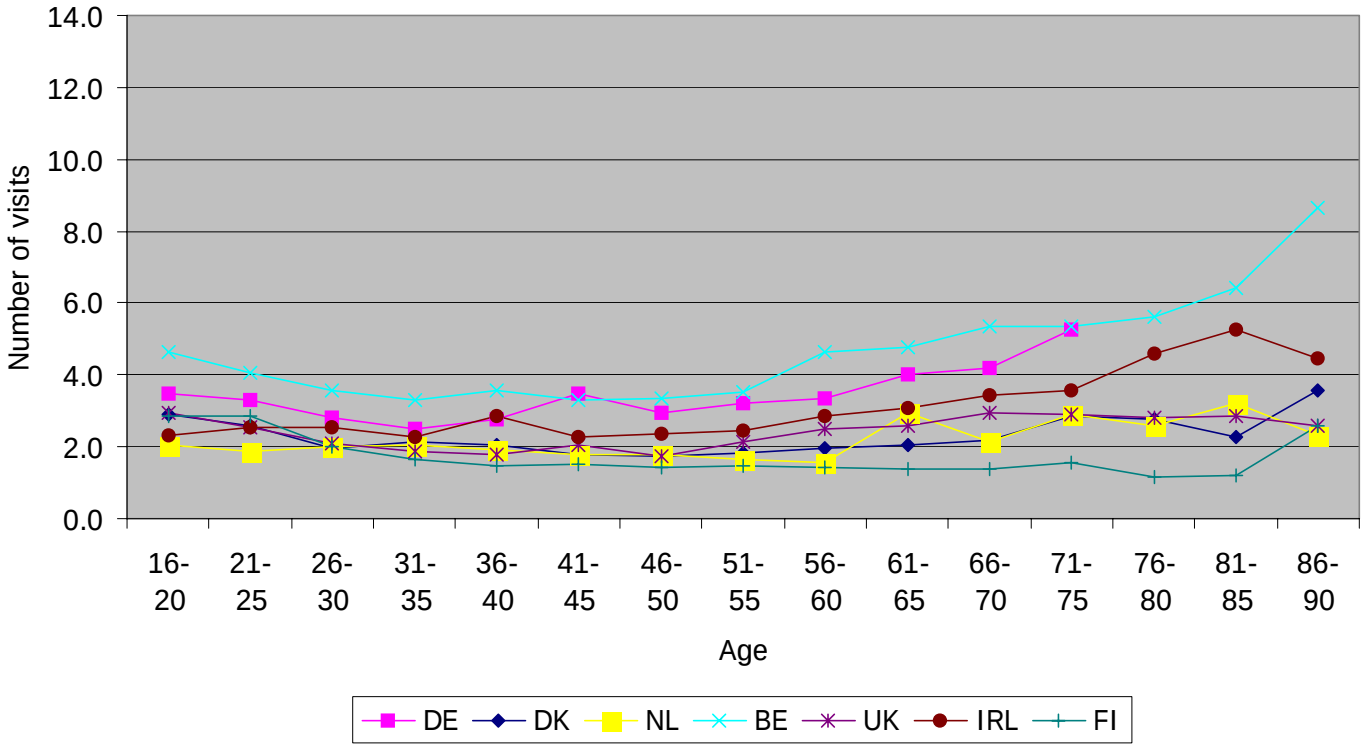


Figure A.33. Predicted GP visits, men, southern sub-sample (1995), Equation (7)

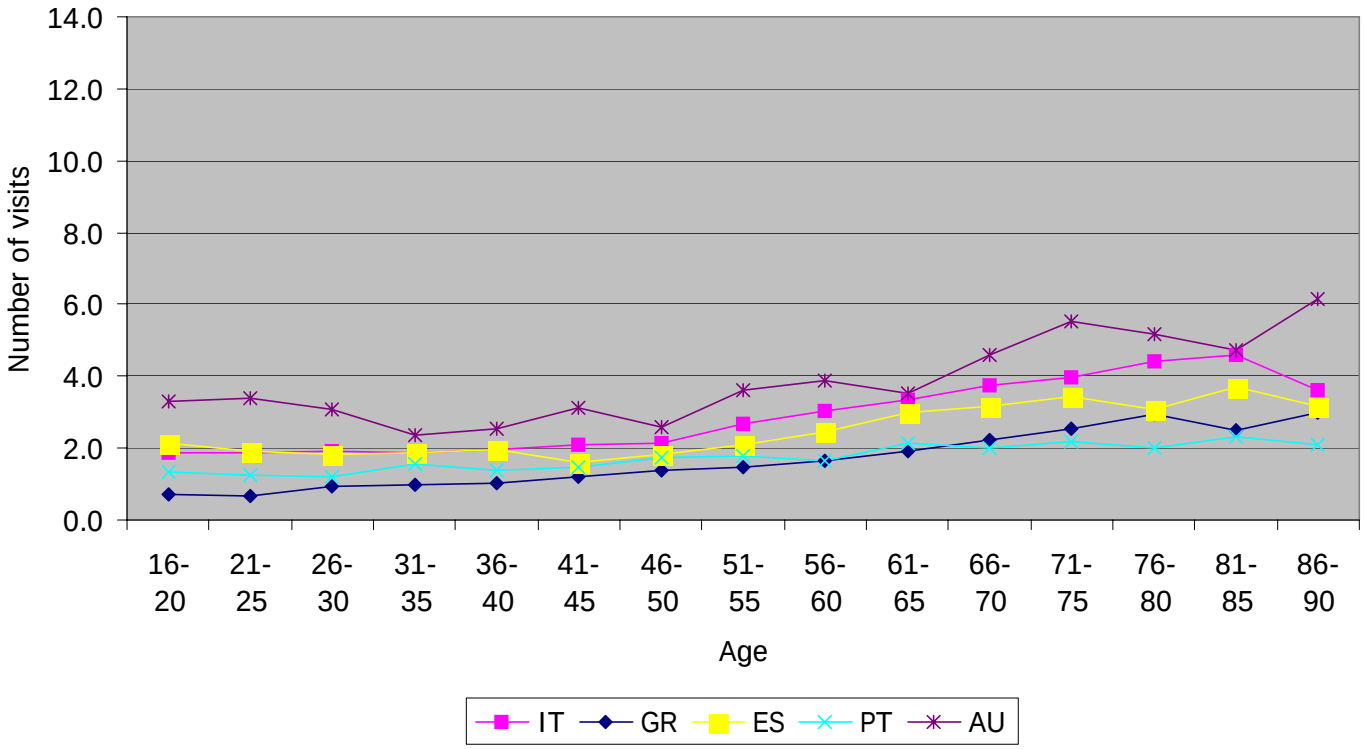


Figure A.34. Predicted GP visits, women, northern sub-sample (1995), Equation (7)

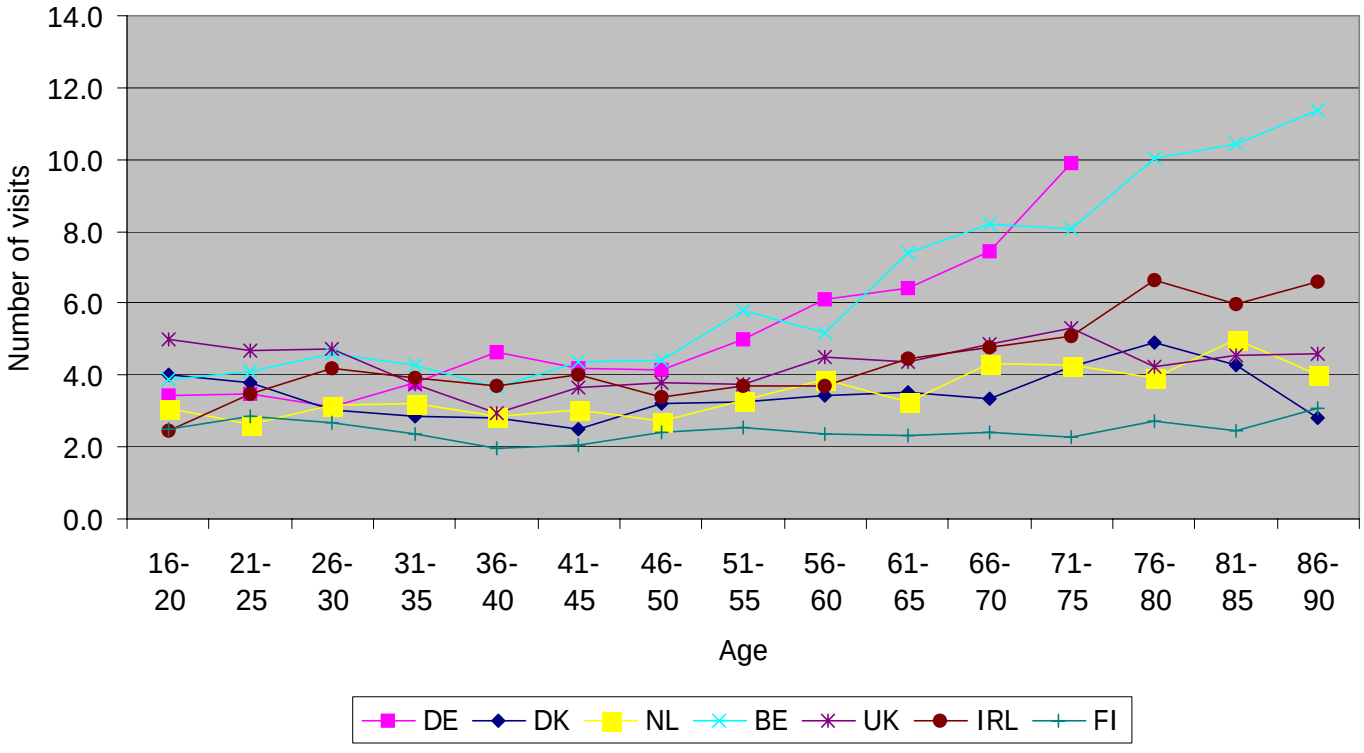


Figure A.35. Predicted GP visits, women, southern sub-sample (1995), Equation (7)

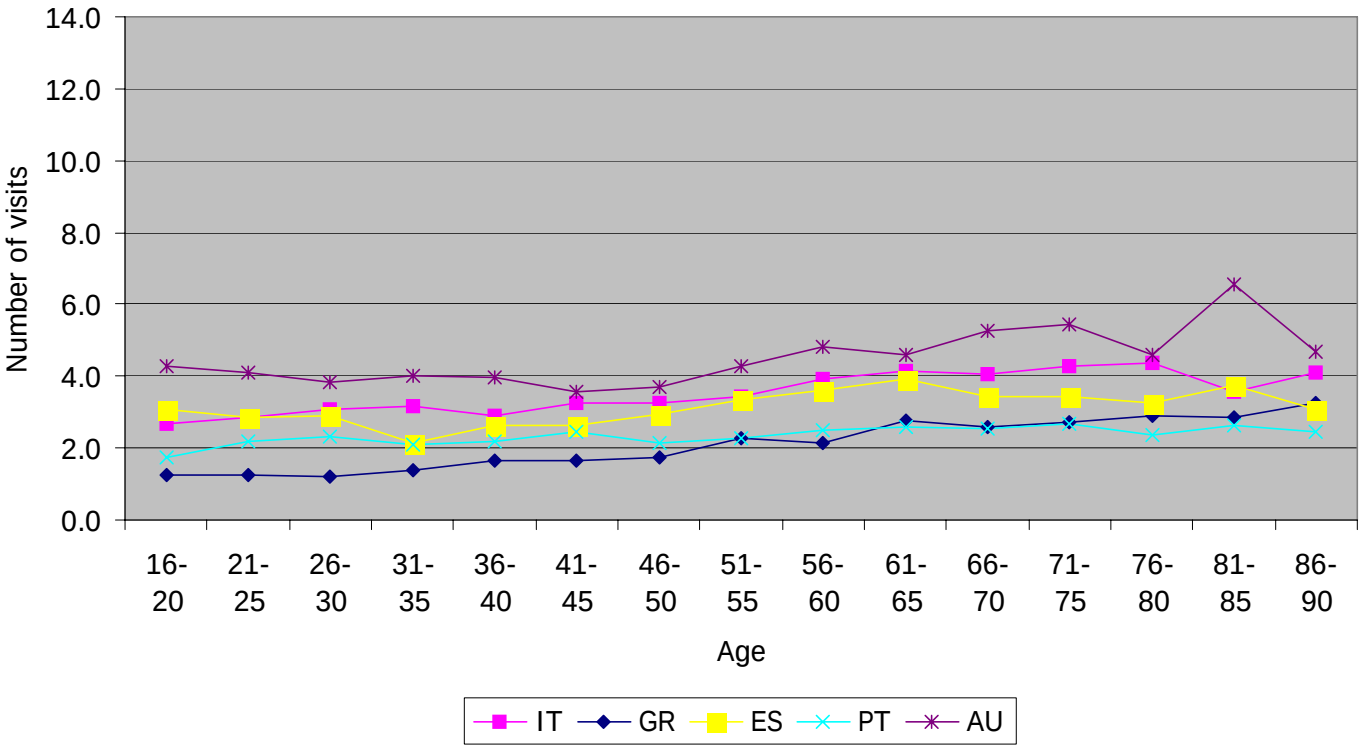


Figure A.36. Predicted hospital nights, men, northern sub-sample (1995), Equation (5)

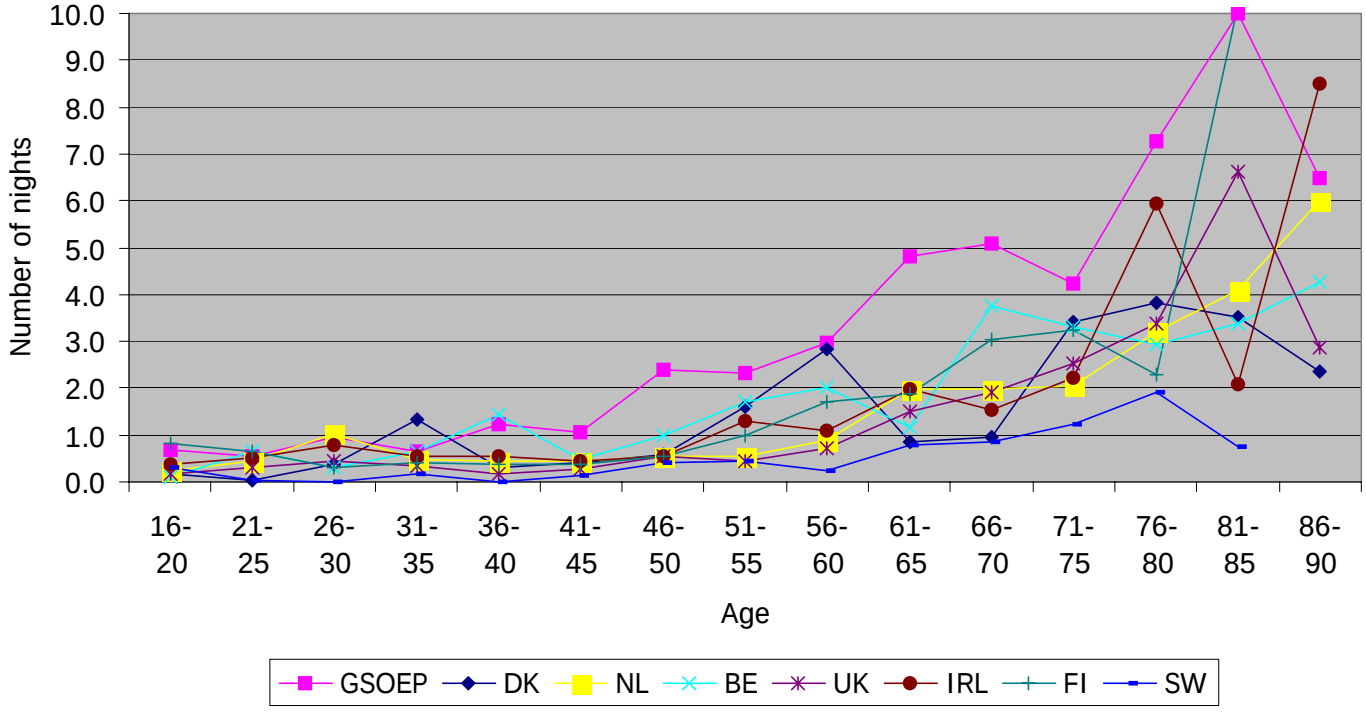


Figure A.37. Predicted hospital nights, men, southern sub-sample (1995), Equation (5)

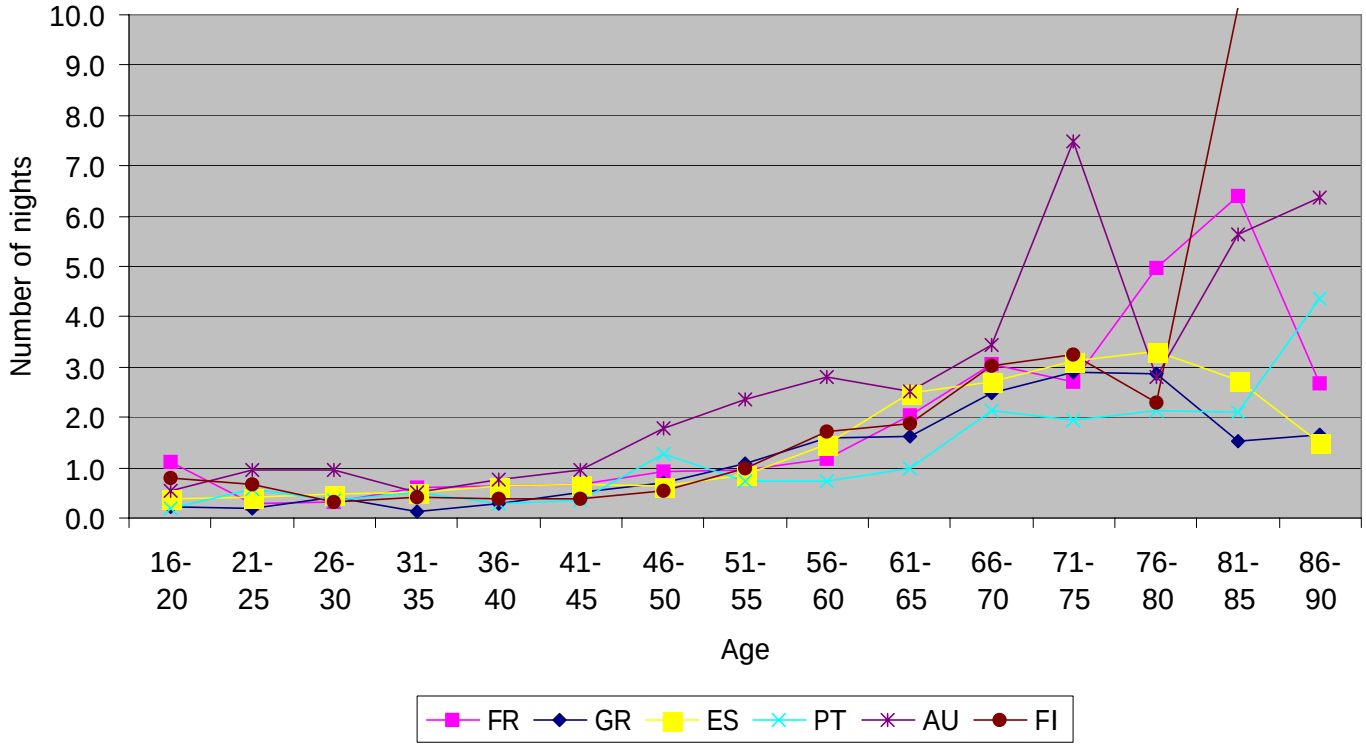


Figure A..38. Predicted hospital nights, women, northern sub-sample (1995), Equation (5)

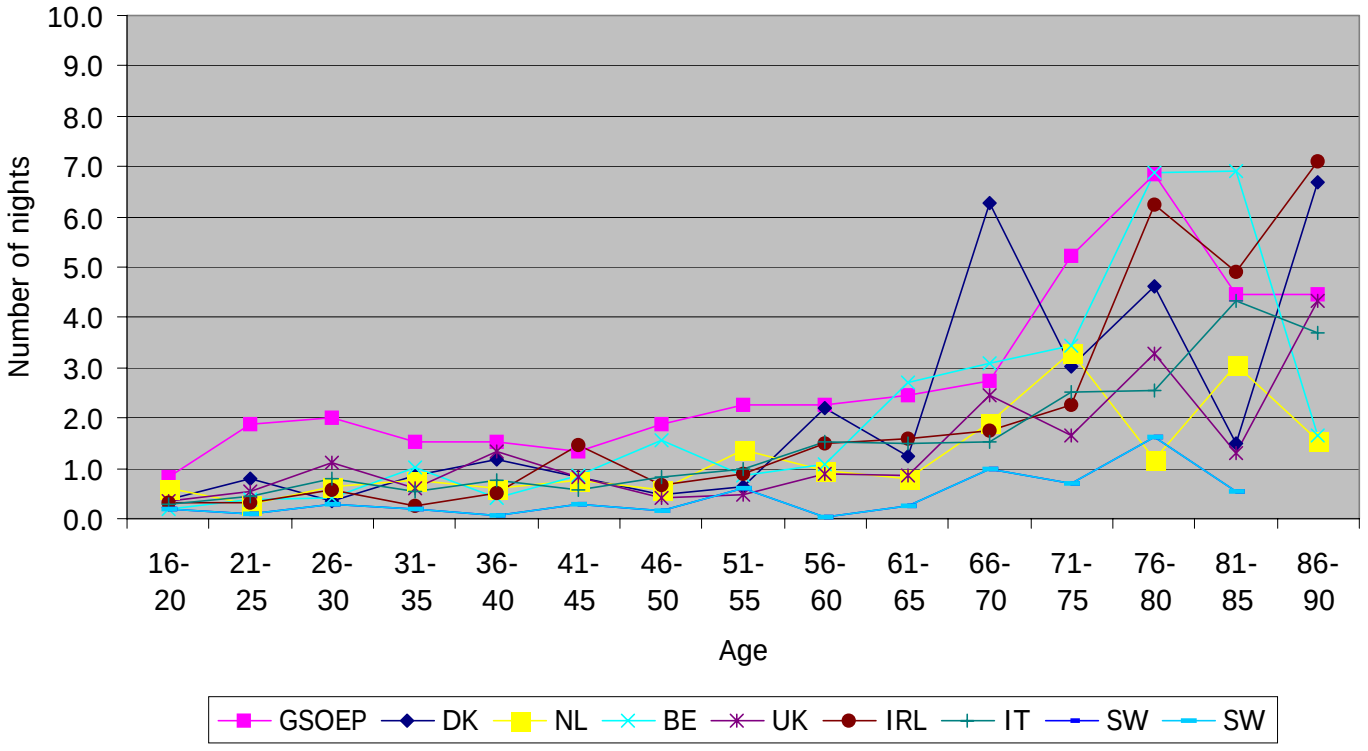


Figure A.39. Predicted hospital nights, women, southern sub-sample (1995), Equation (5)

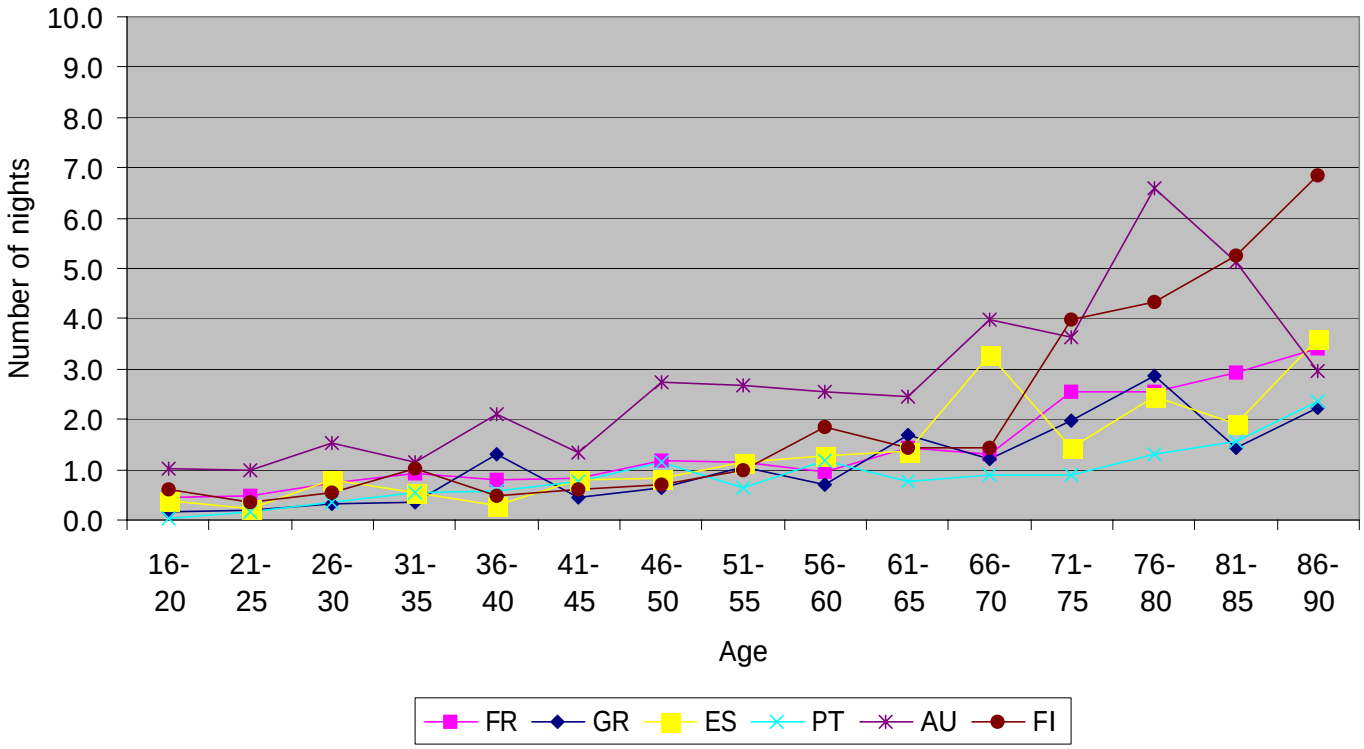


Figure A.40. Predicted hospital nights, men, northern sub-sample, Equation (6)

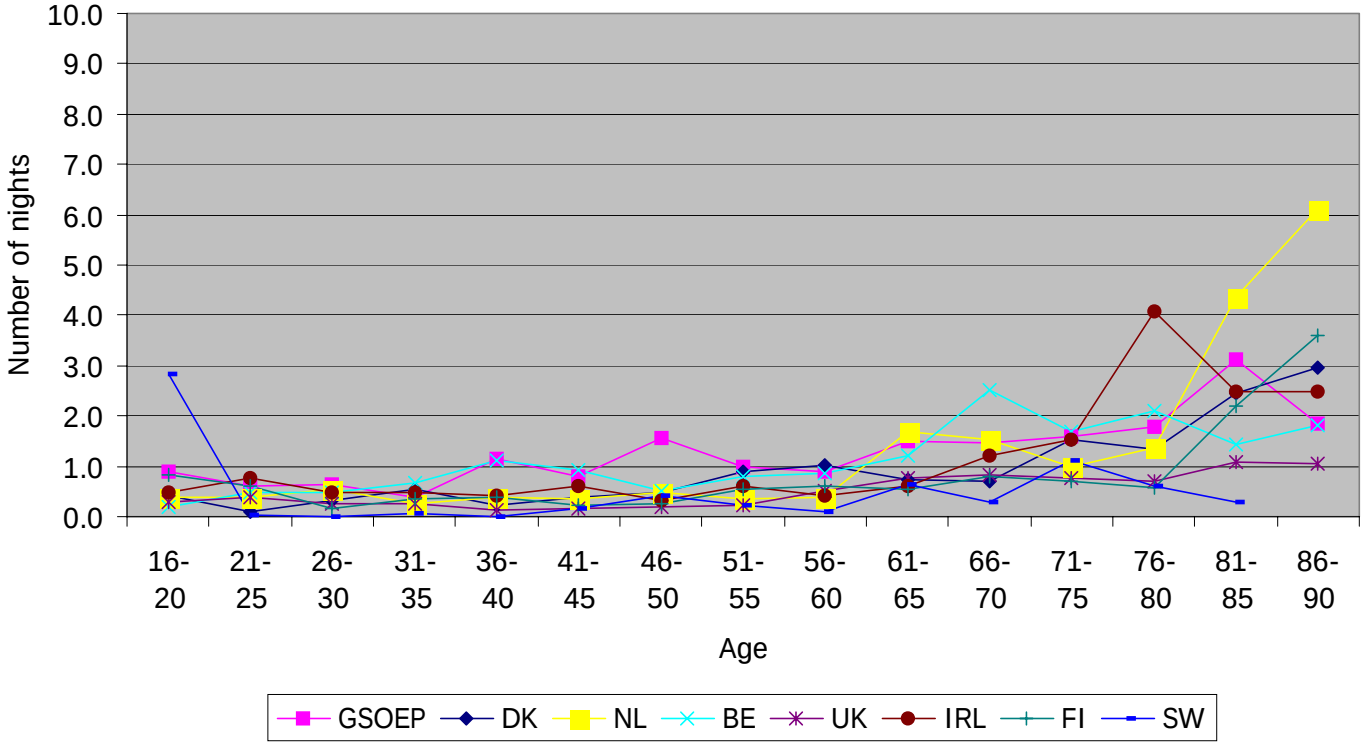


Figure A..41. Predicted hospital nights, men, southern sub-sample, Equation (6)

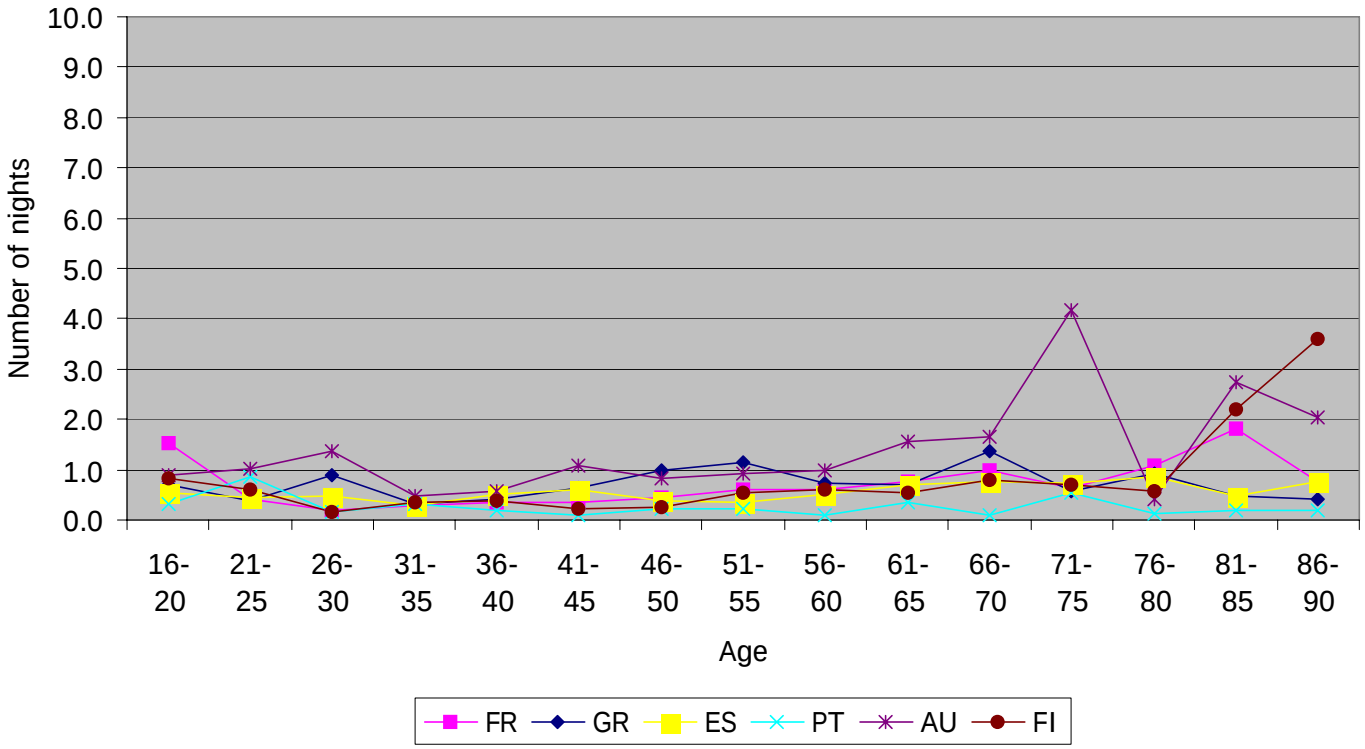


Figure A.42. Predicted hospital nights, women, northern sub-sample (1995), Equation (6)

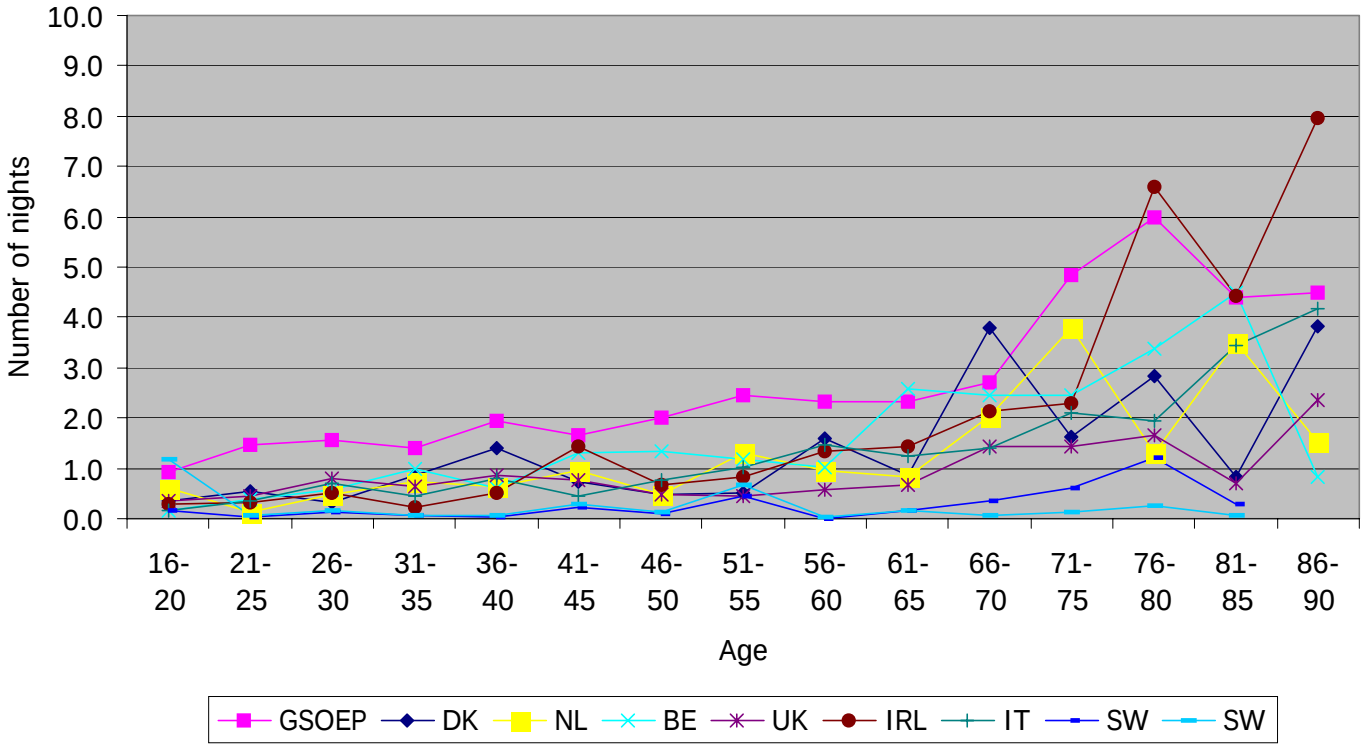


Figure A.43. Predicted hospital nights, women, southern sub-sample (1995), Equation (6)

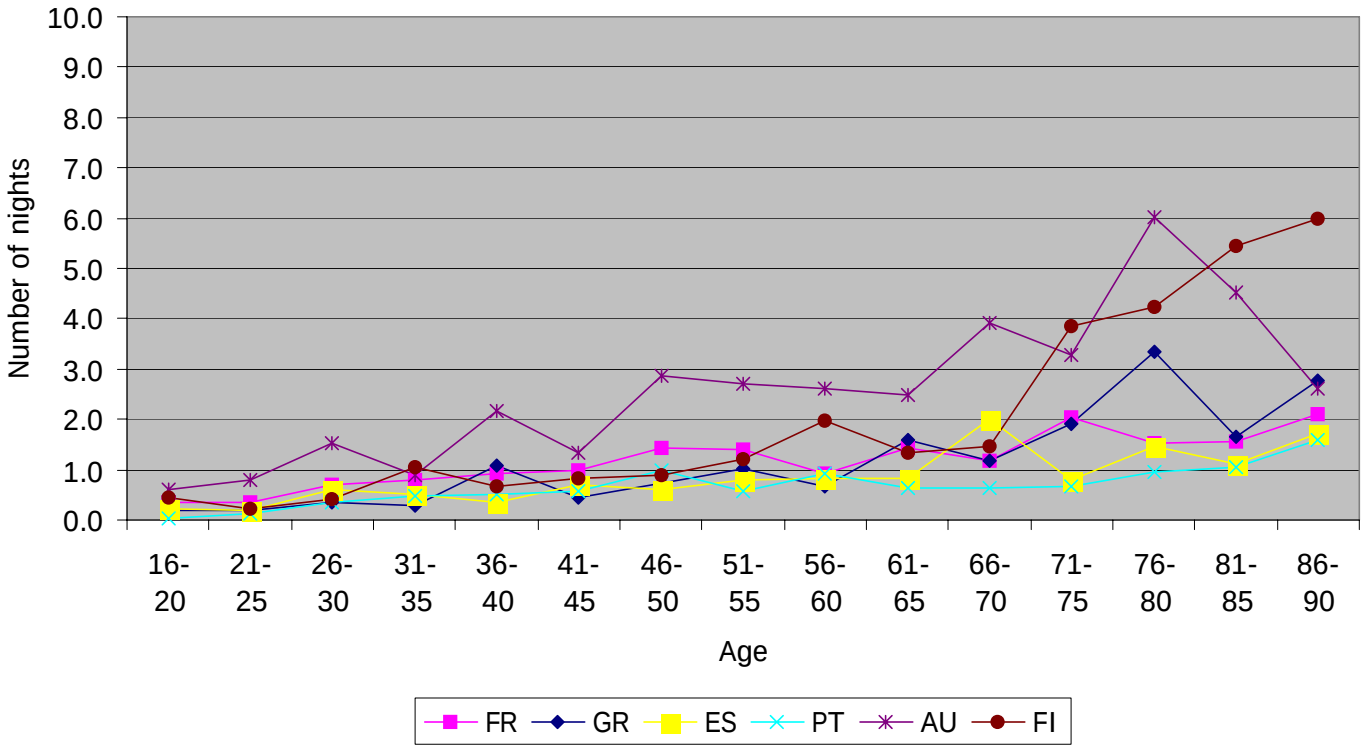


Figure A.44. Predicted hospital nights, men, northern sub-sample (1995), Equation (7)

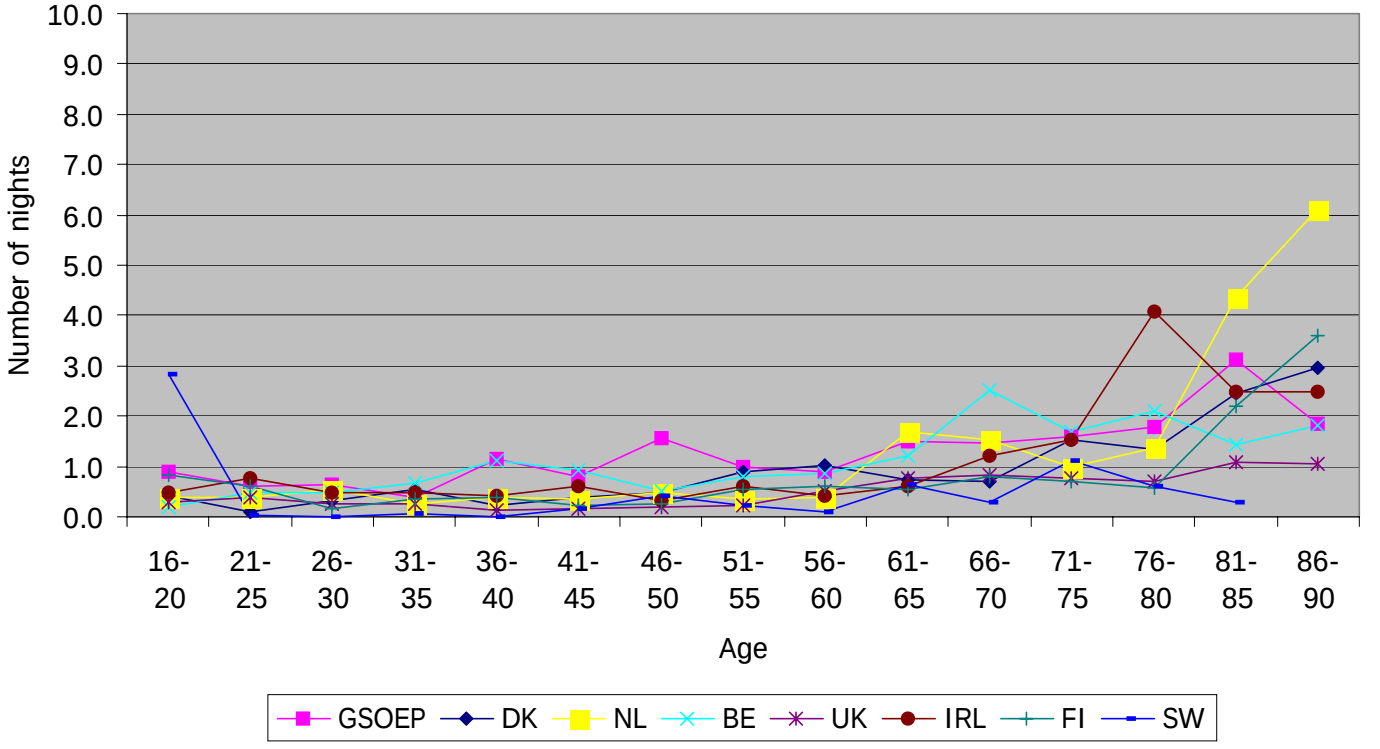


Figure A.45. Predicted hospital nights, men, southern sub-sample (1995), Equation (7)

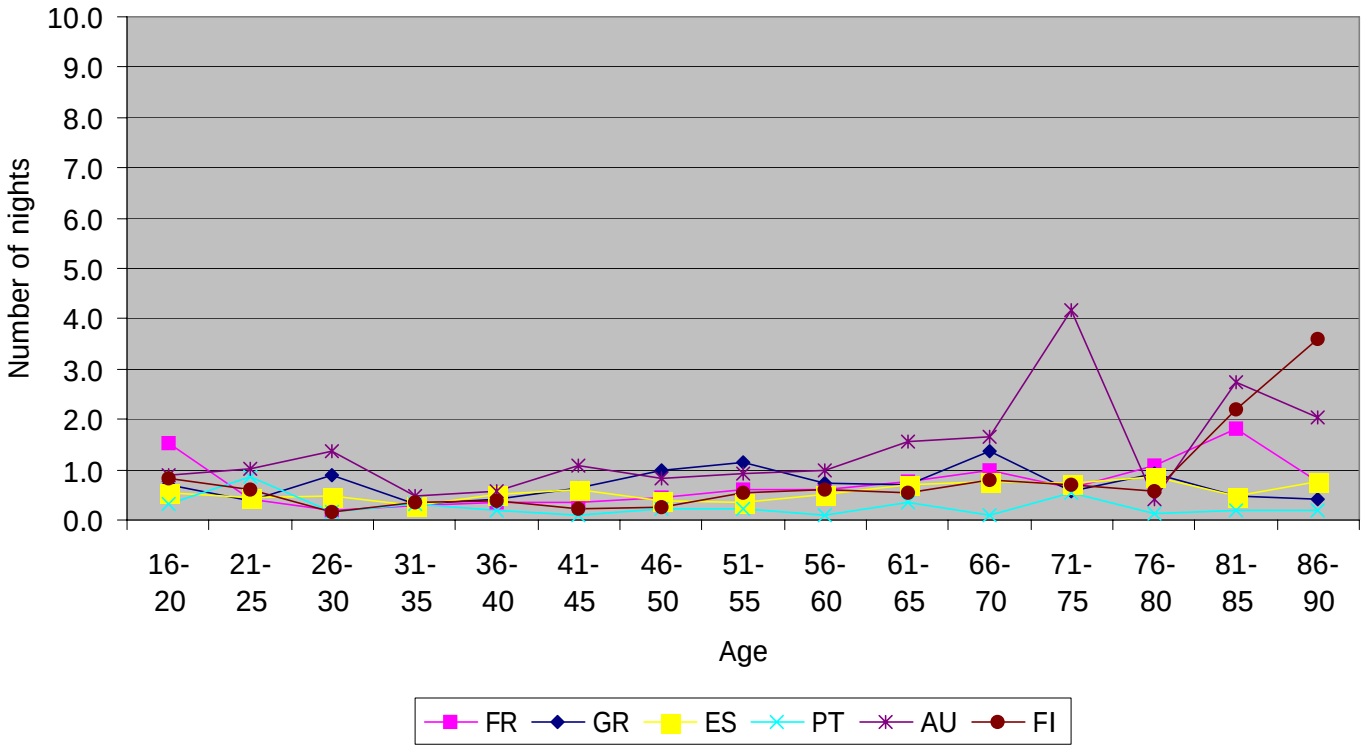


Figure A.46. Predicted hospital Nights, women, northern sub-sample (1995), Equation (7)

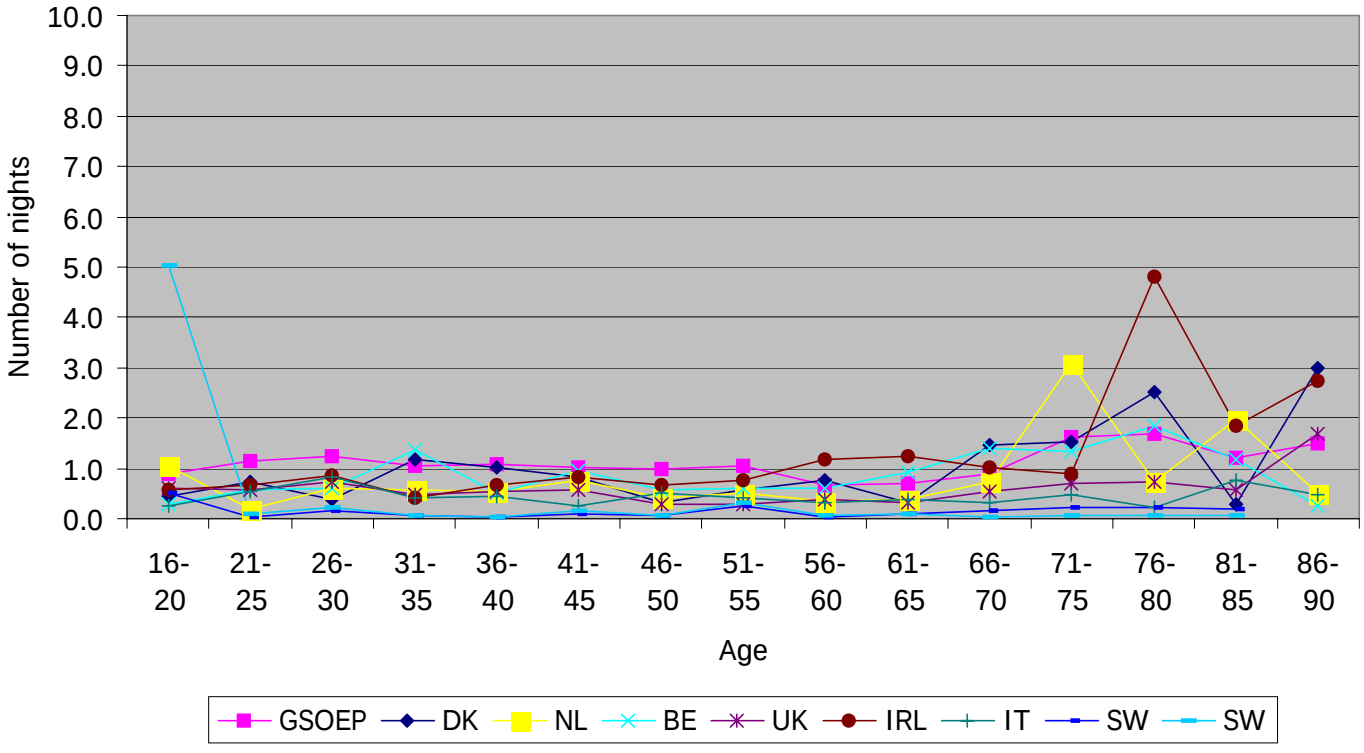


Figure A.47. Predicted hospital nights, women, southern sub-sample (1995), Equation (7)

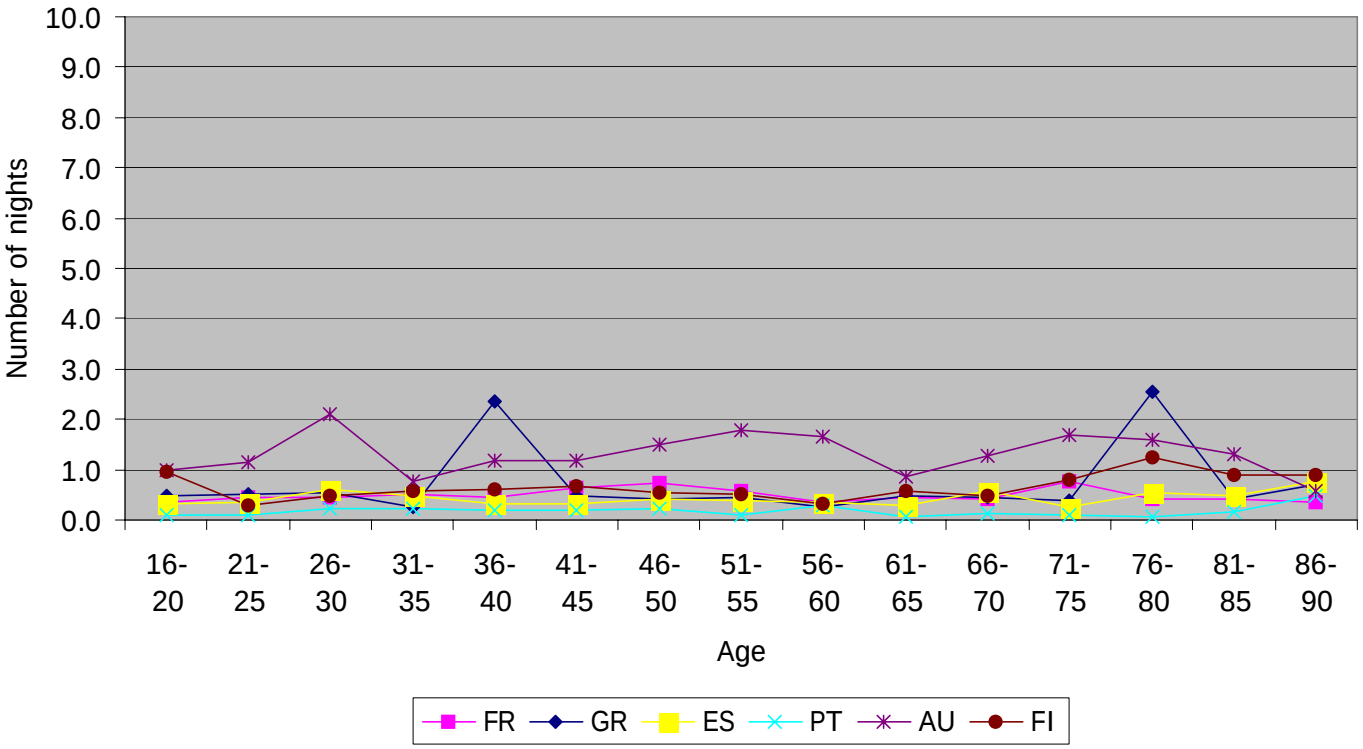


Figure A.48. Predicted GP visits, men, northern sub-sample, panel, Equation (8)

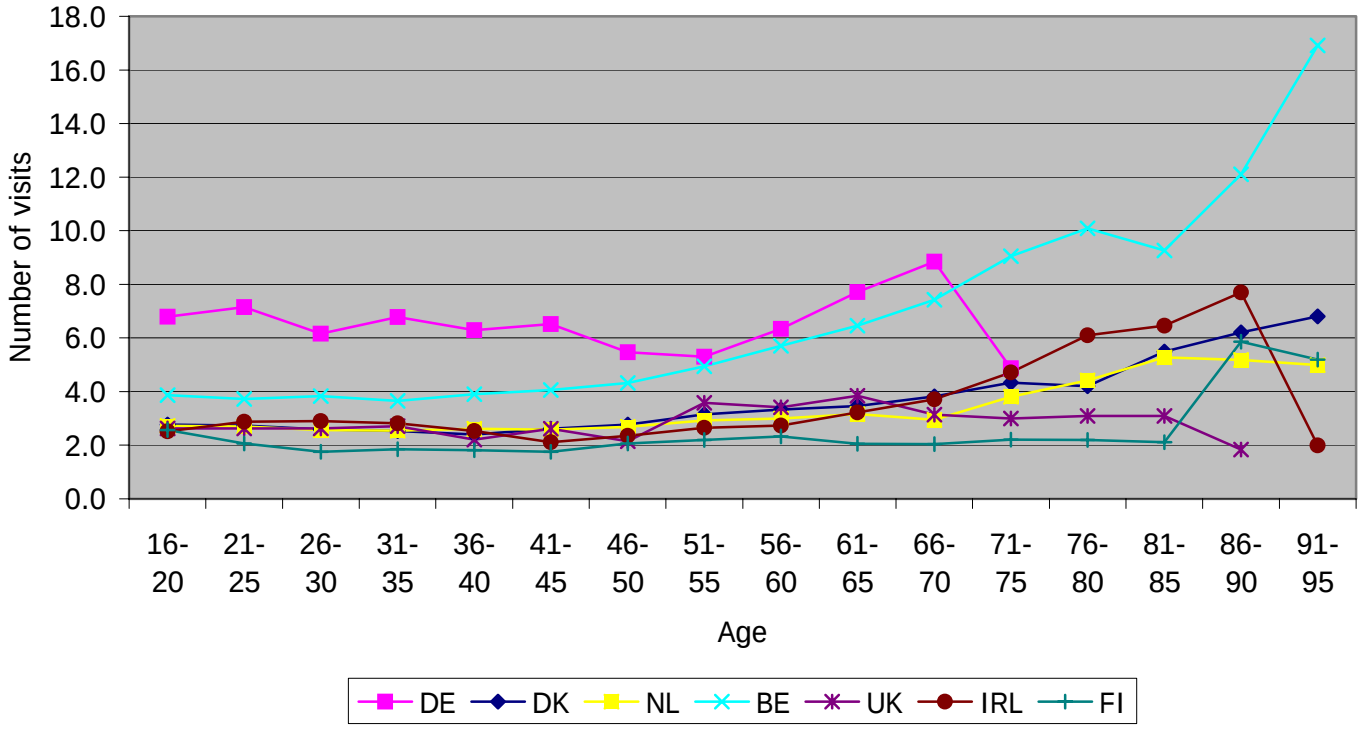


Figure A.49. Predicted GP visits, men, southern sub-sample, panel, Equation (8)

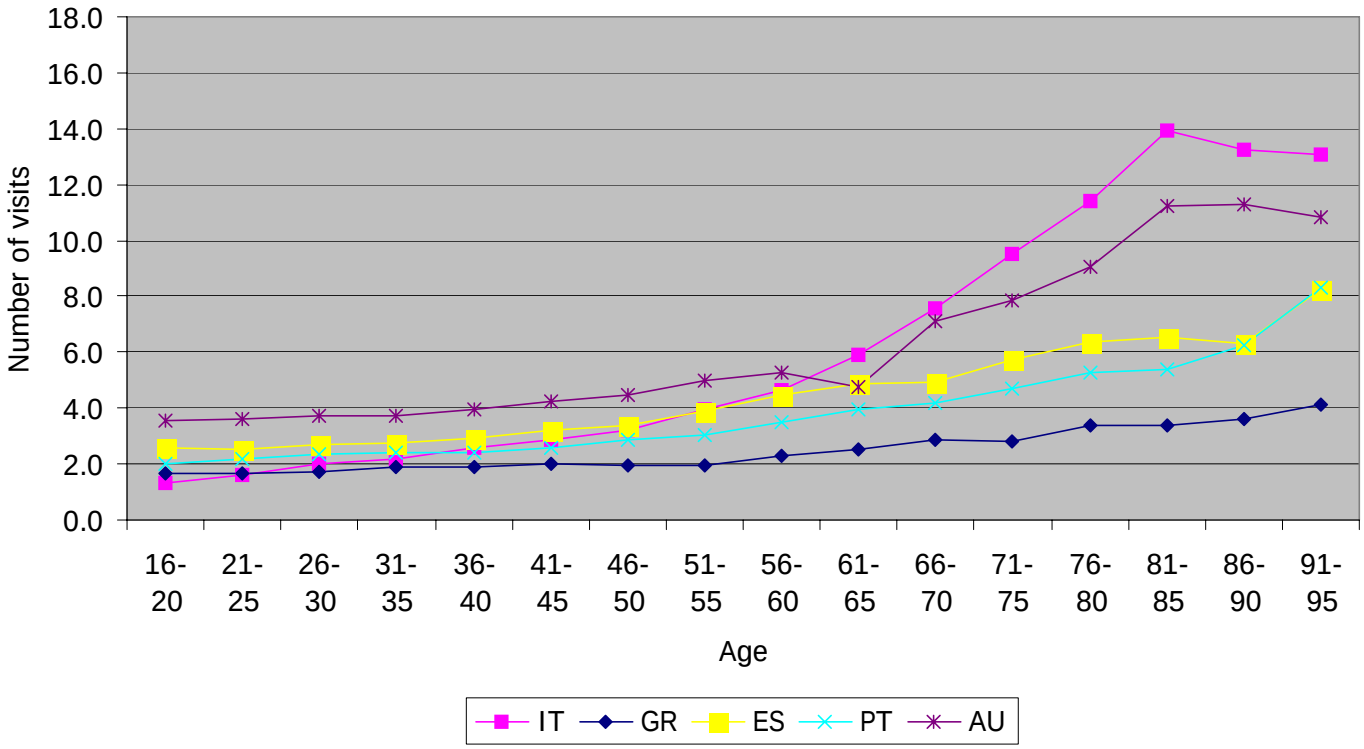


Figure A.50. Predicted GP visits, women, northern sub-sample, panel, Equation (8)

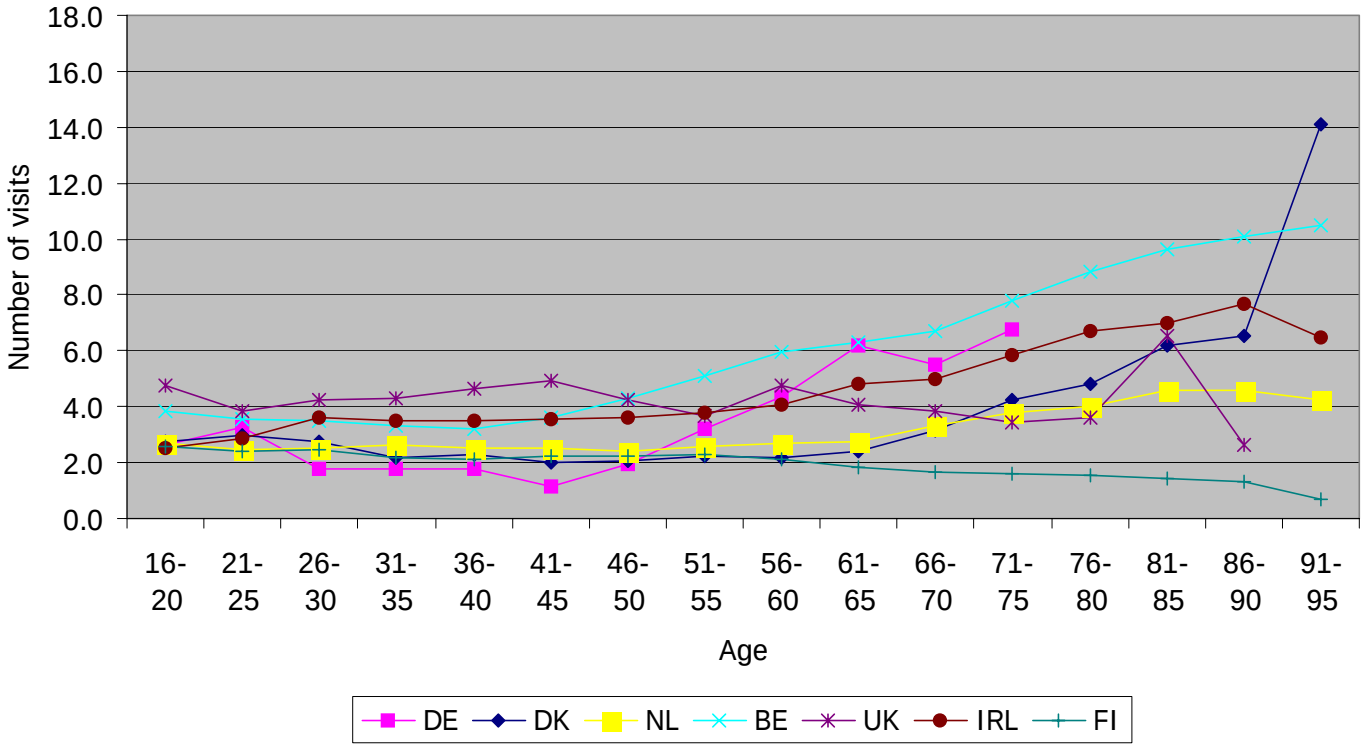


Figure A.51. Predicted GP visits, women, southern sub-sample, panel, Equation (8)

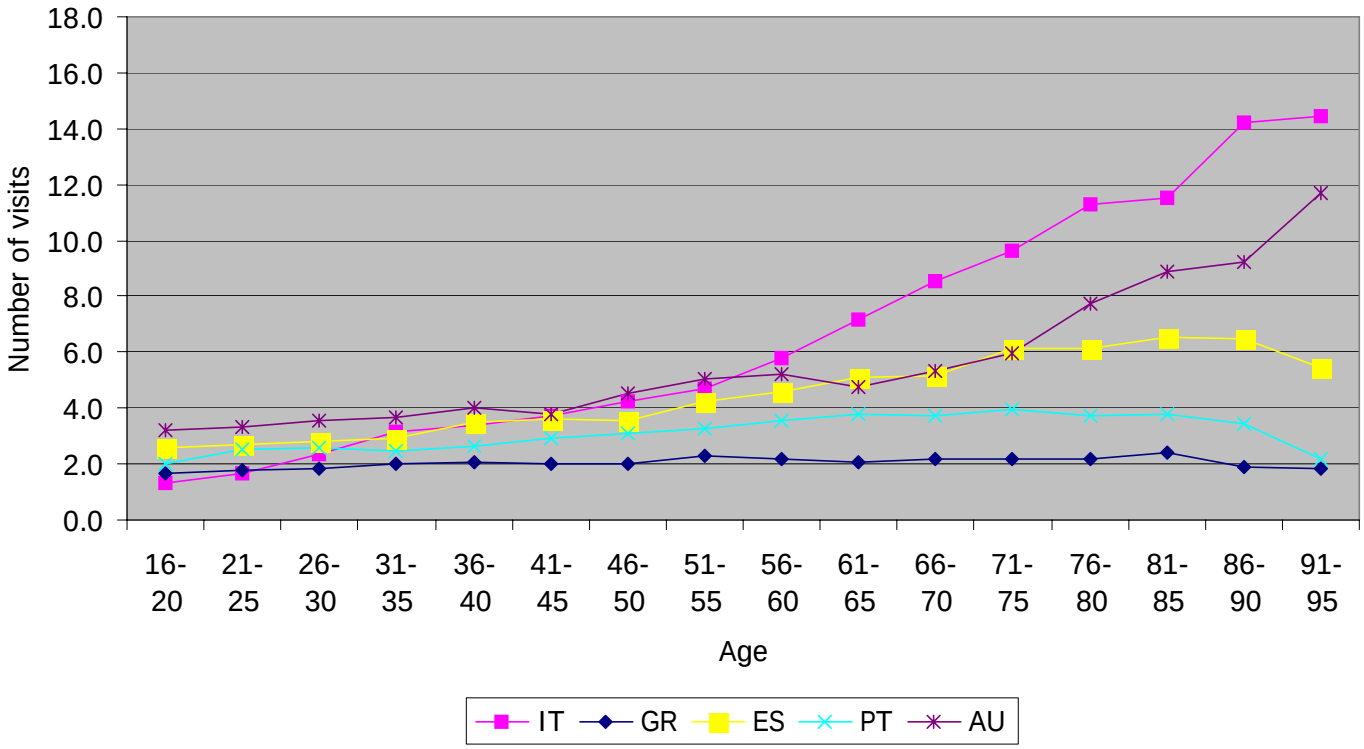


Figure A.52. Predicted GP visits, men, northern sub-sample, panel, Equation (9)

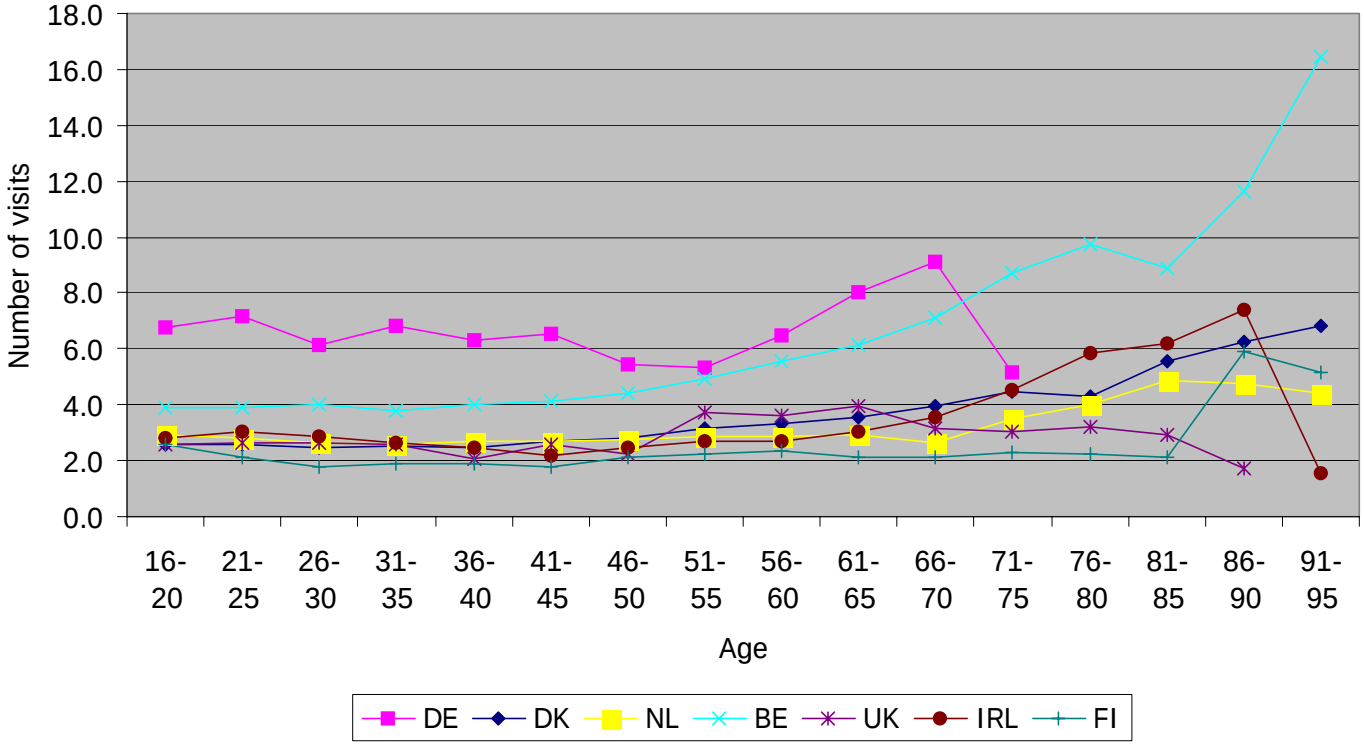


Figure A.53. Predicted GP visits, men, southern sub-sample, panel, Equation (9)

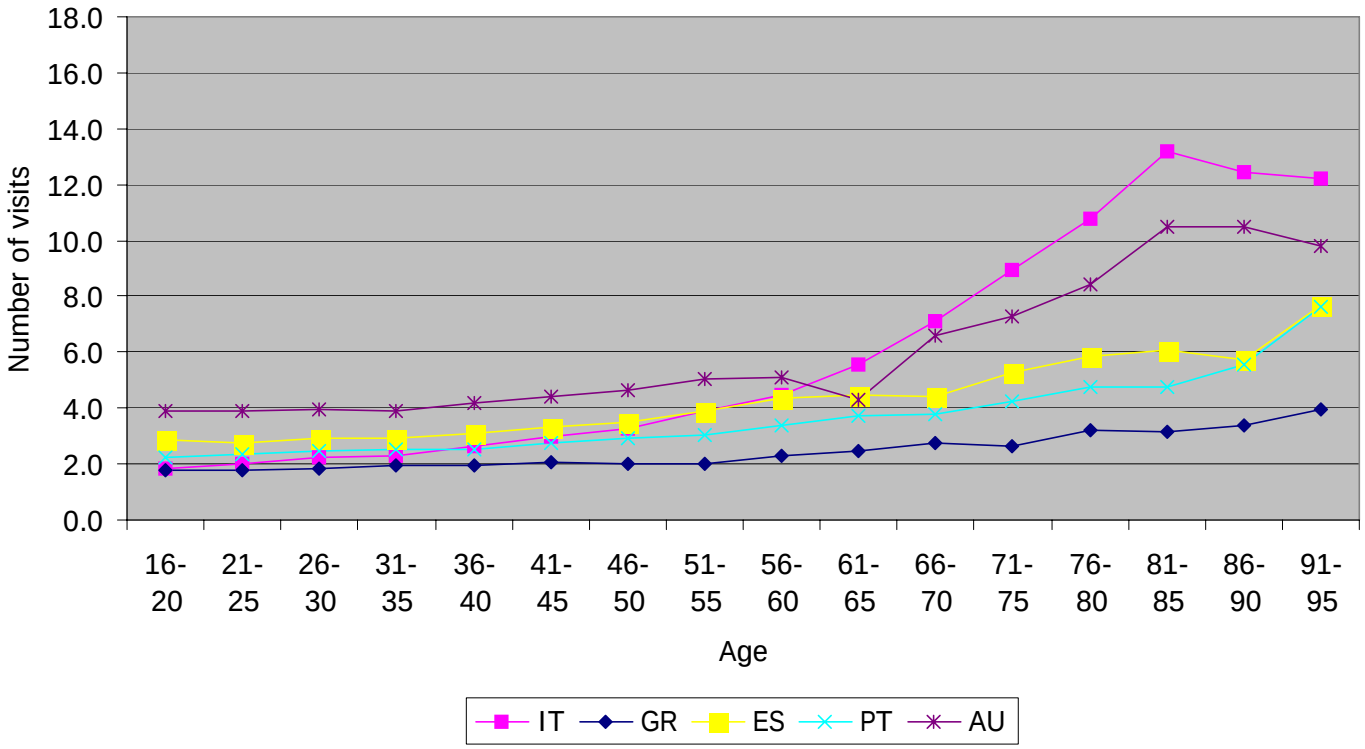


Figure A.54. Predicted GP visits, women, northern sub-sample, panel, Equation (9)

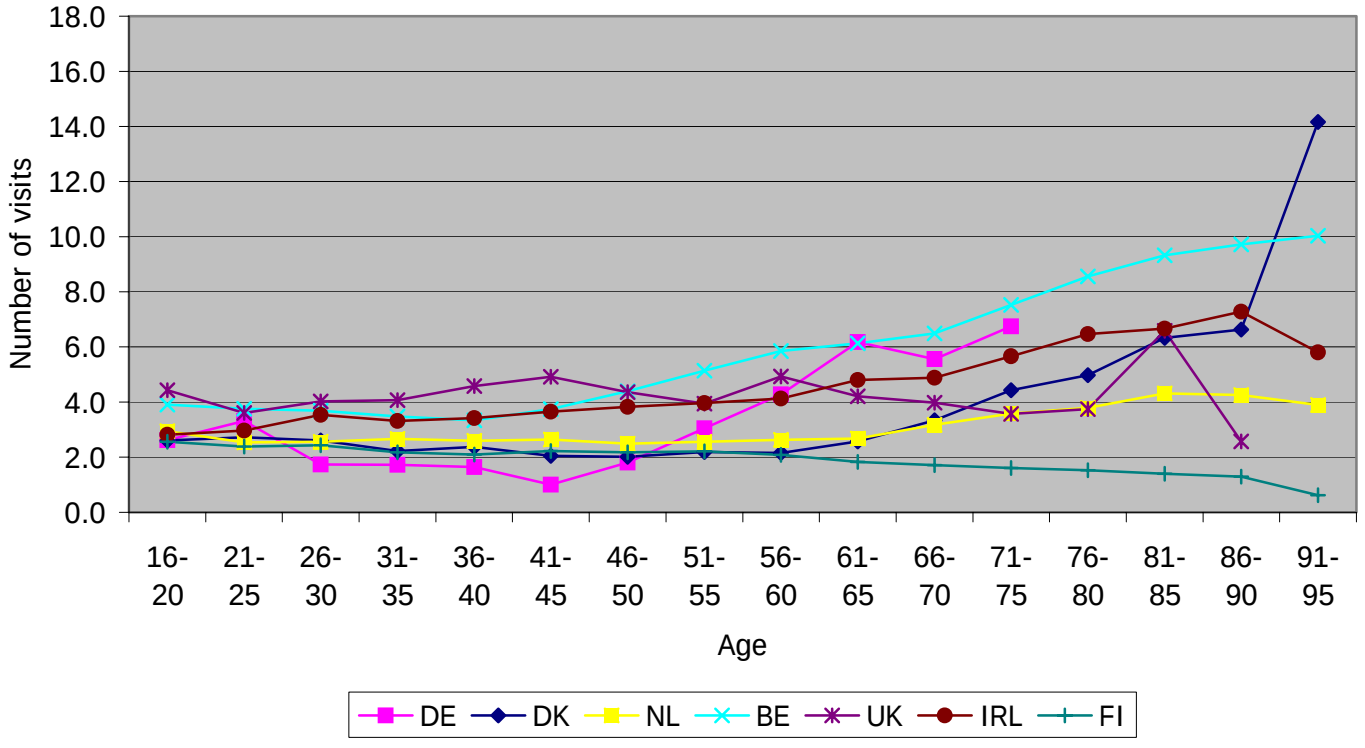


Figure A.55. Predicted GP visits, women, southern sub-sample, panel, Equation (9)

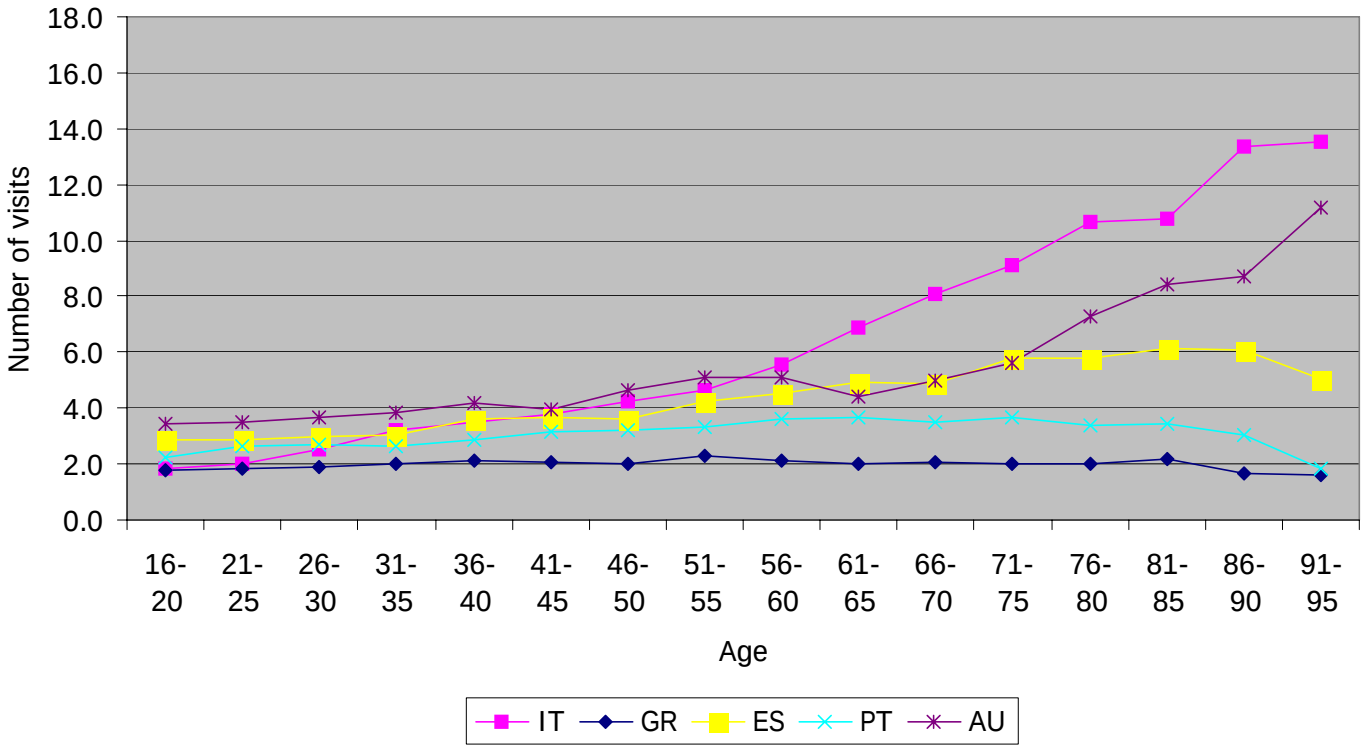


Figure A..56. Predicted GP visits, men, northern sub-sample, Equation (10)

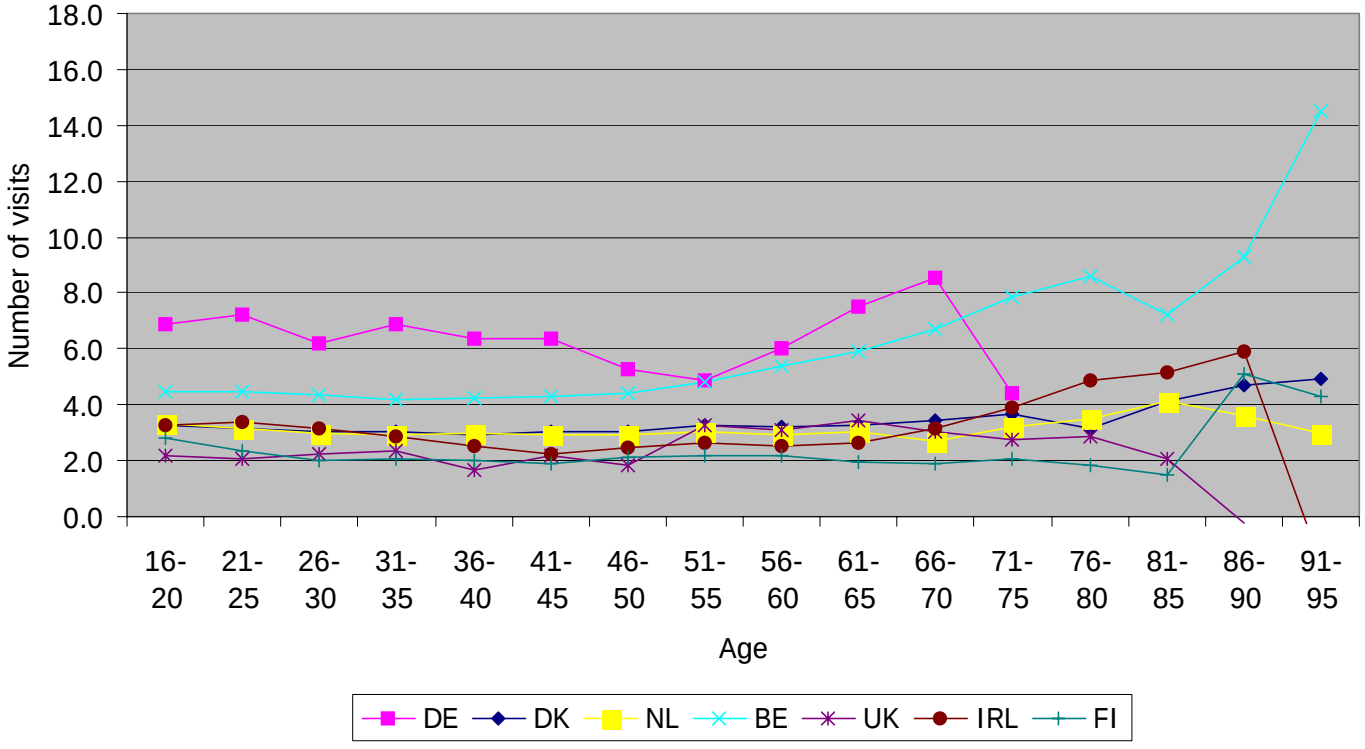


Figure A.57. Predicted GP visits, men, southern sub-sample, panel, Equation (10)

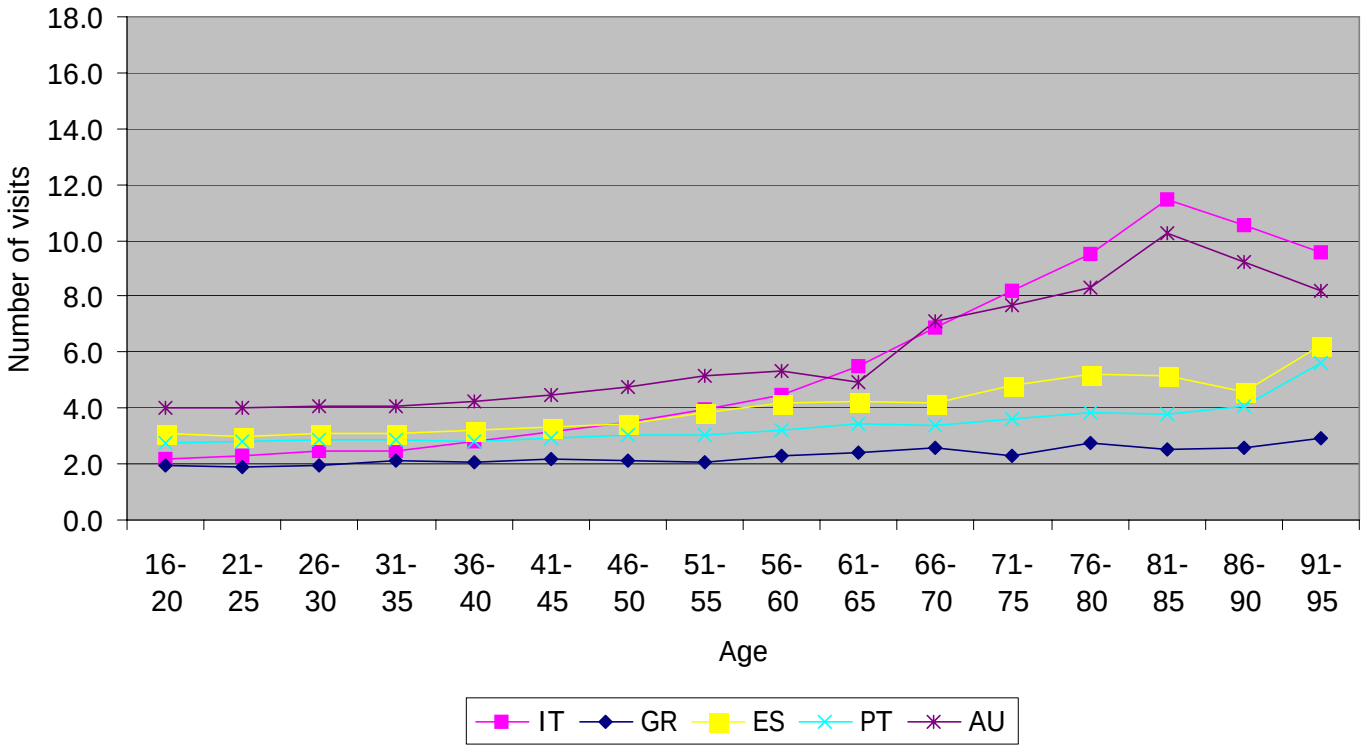


Figure A.58. Predicted GP visits, women, northern sub-sample, panel, Equation (10)

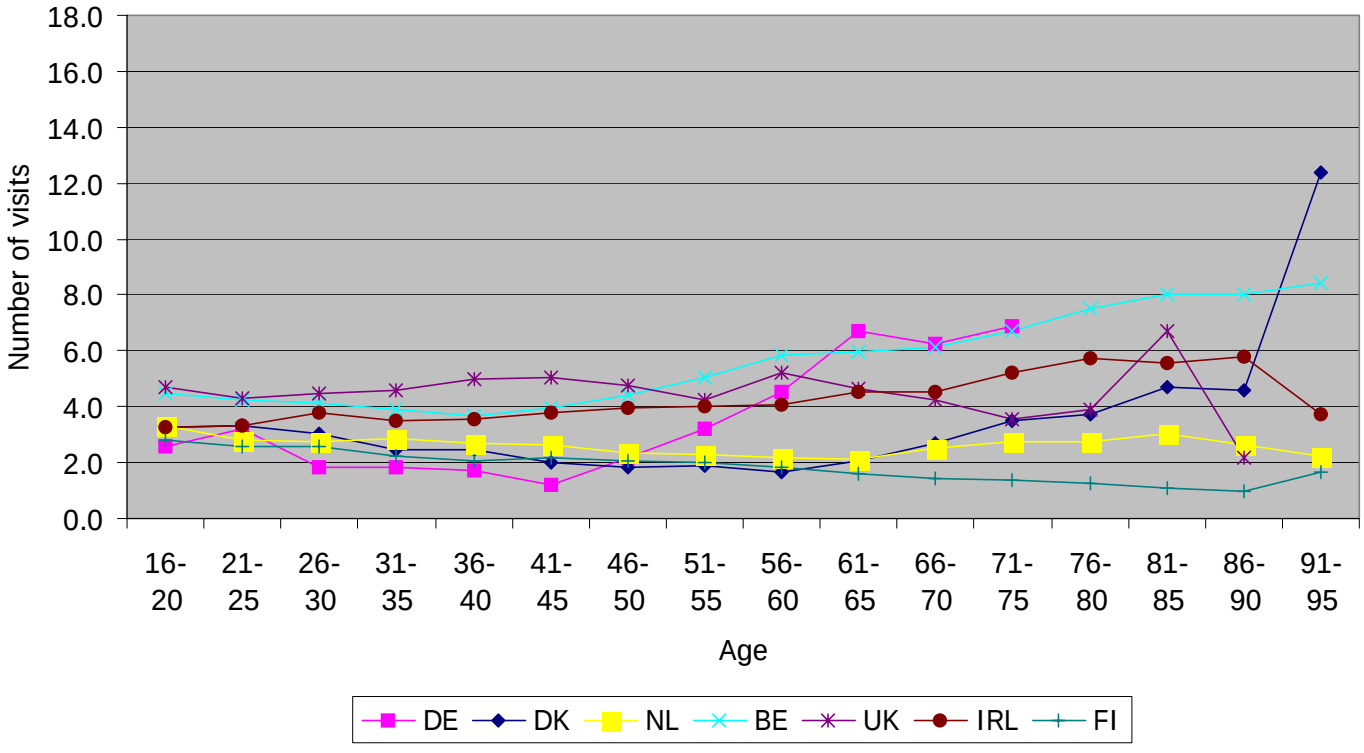


Figure A.59. Predicted GP visits, women, southern sub-sample, panel, Equation (10)

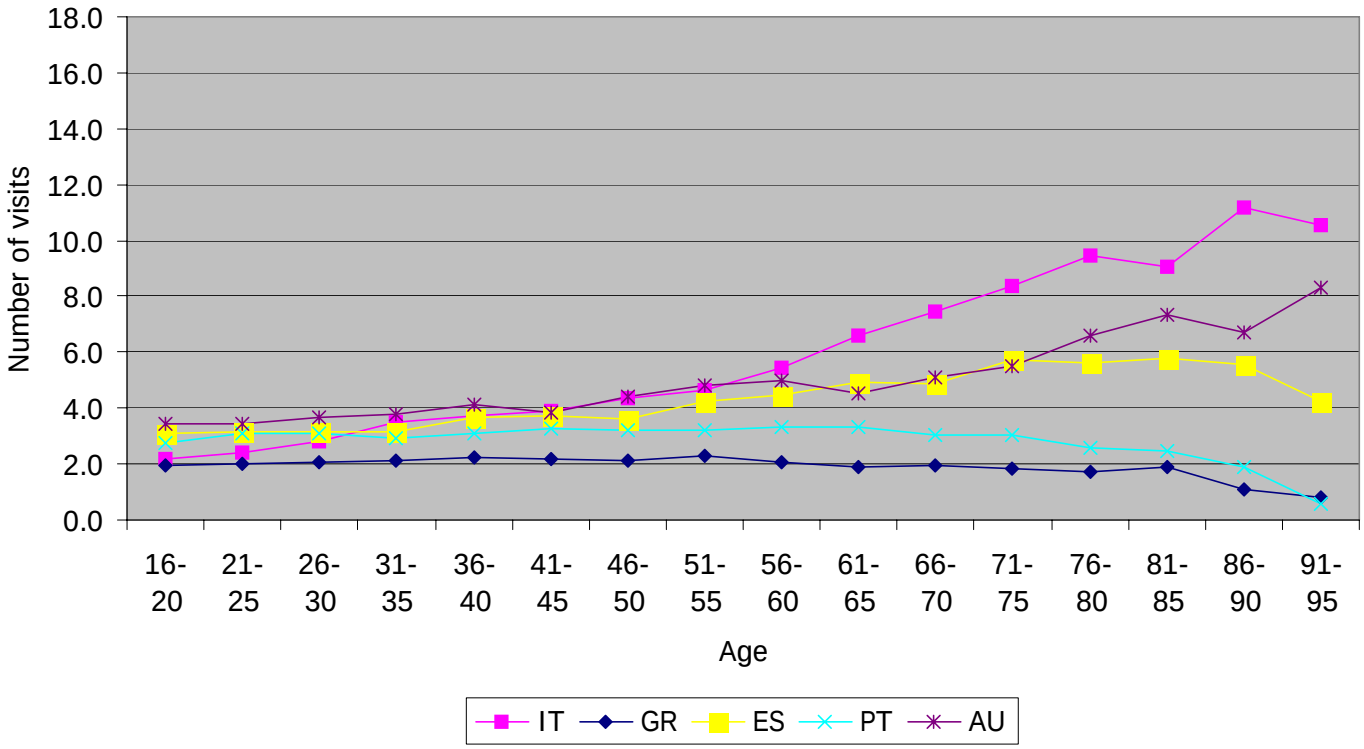


Figure A.60. Predicted hospital nights, men, northern sub-sample, panel, Equation (8)

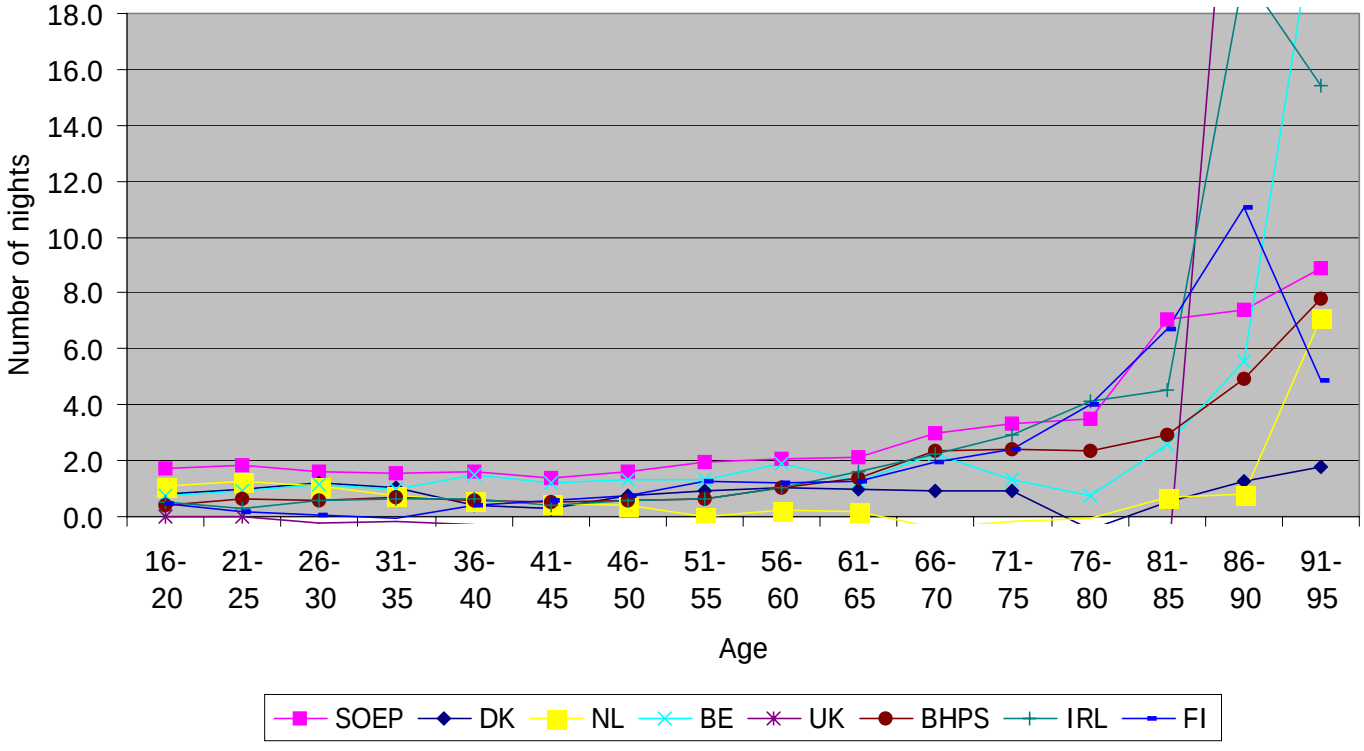


Figure A.61. Predicted hospital nights, men, southern sub-sample, panel, Equation (8)

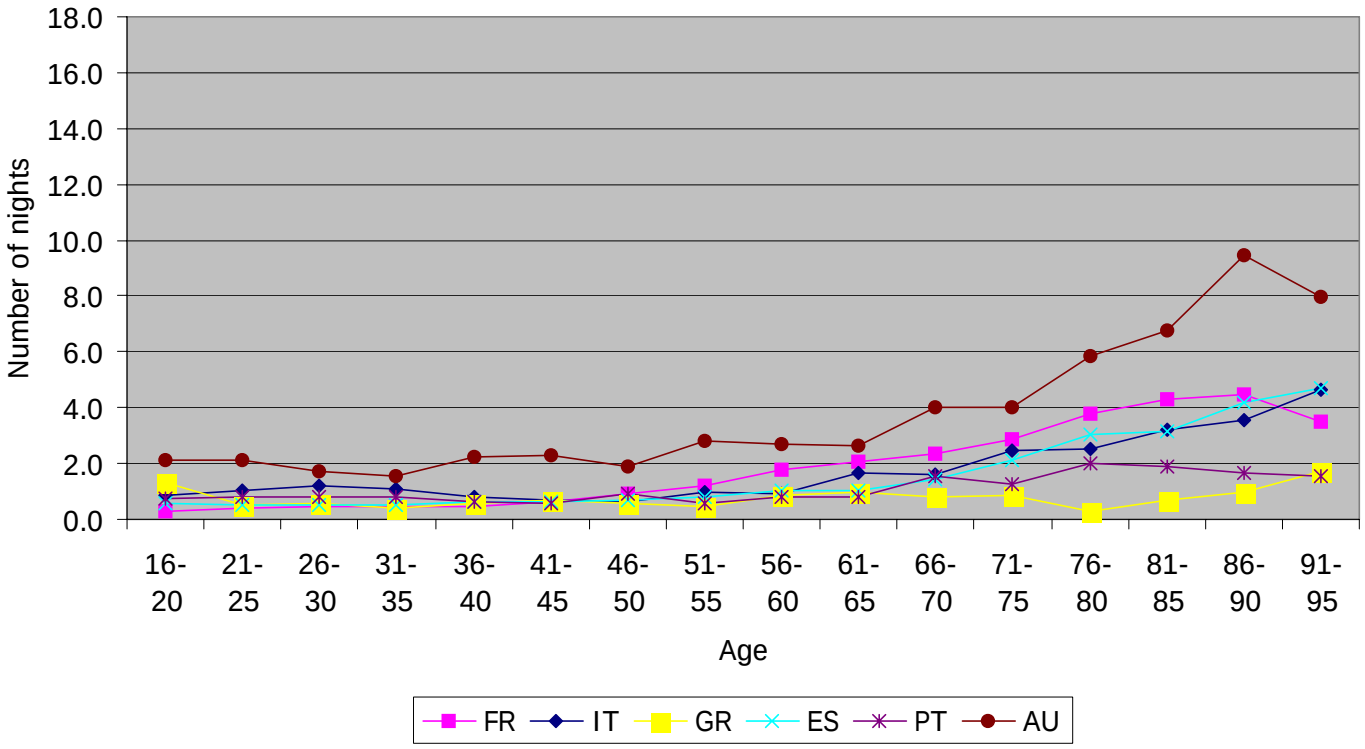


Figure A.62. Predicted hospital nights, women, northern sub-sample, panel, Equation (8)

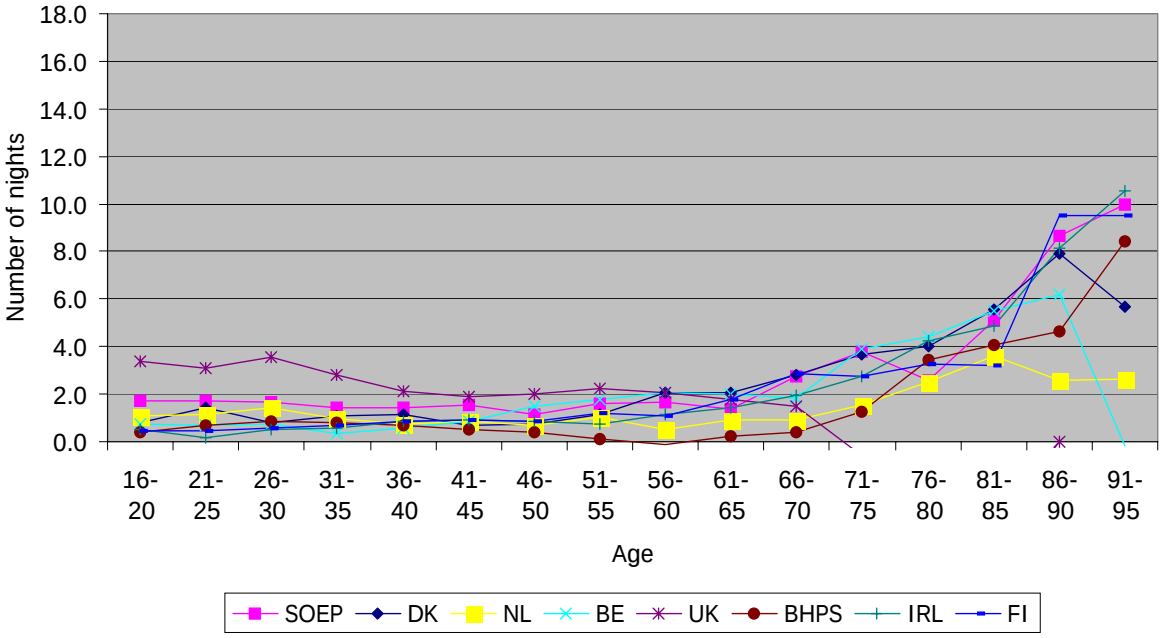


Figure A.63. Predicted hospital nights, women, southern sub-sample, panel, Equation (8)

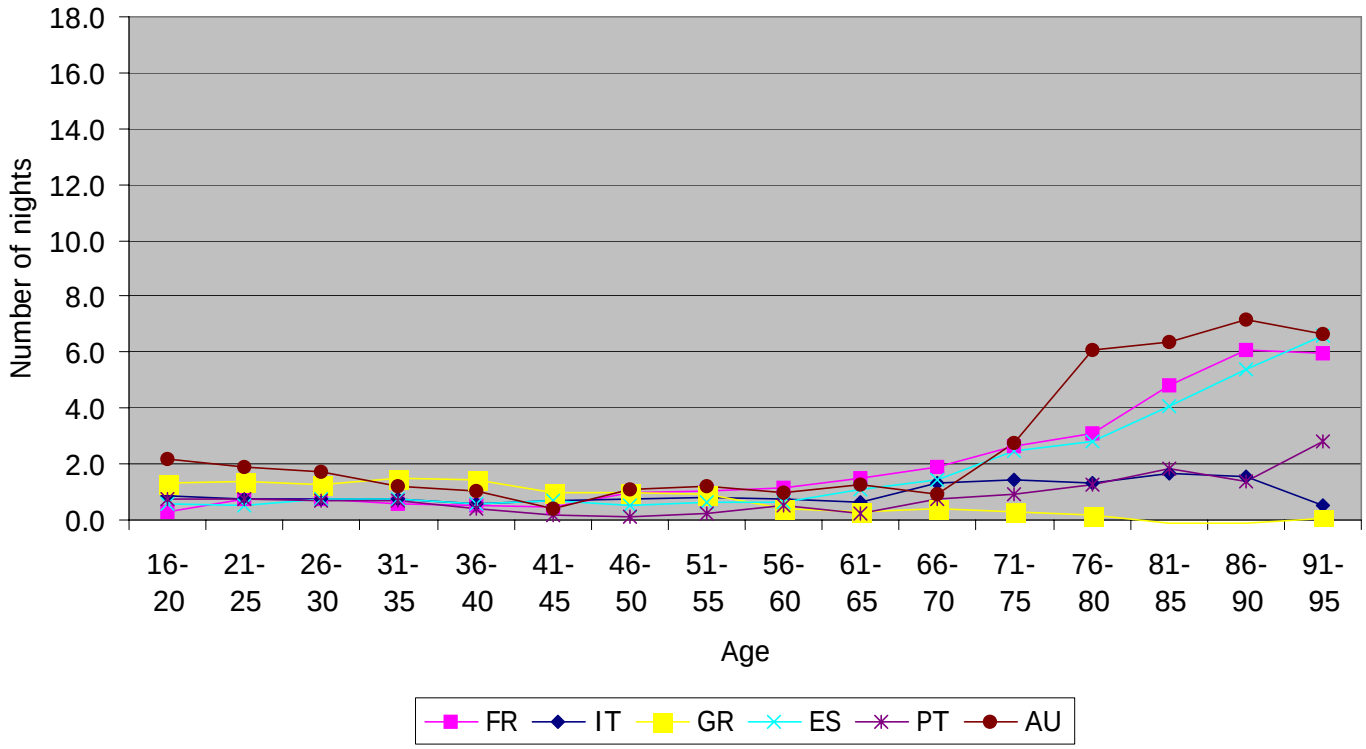


Figure A.64. Predicted hospital nights, men, northern sub-sample, panel, Equation (9)

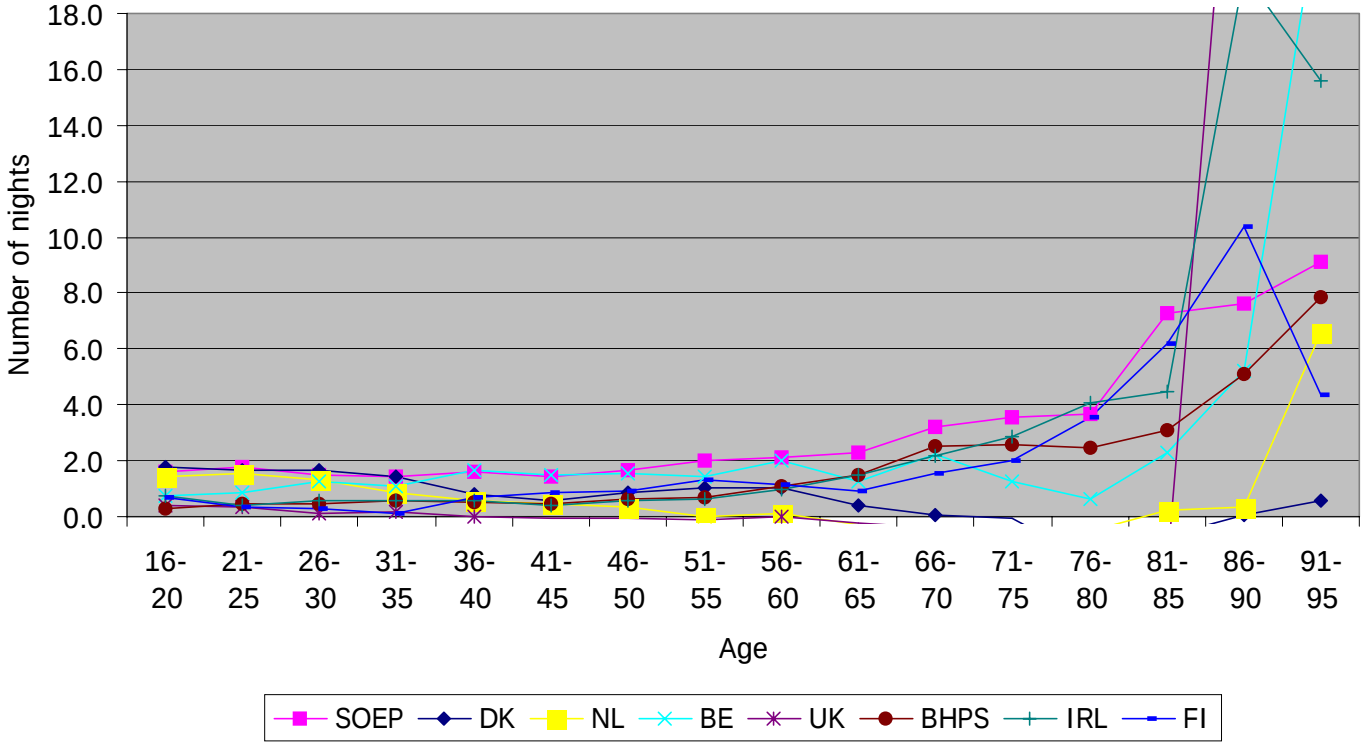


Figure A.65. Predicted hospital nights, men, southern sub-sample, panel, Equation (9)

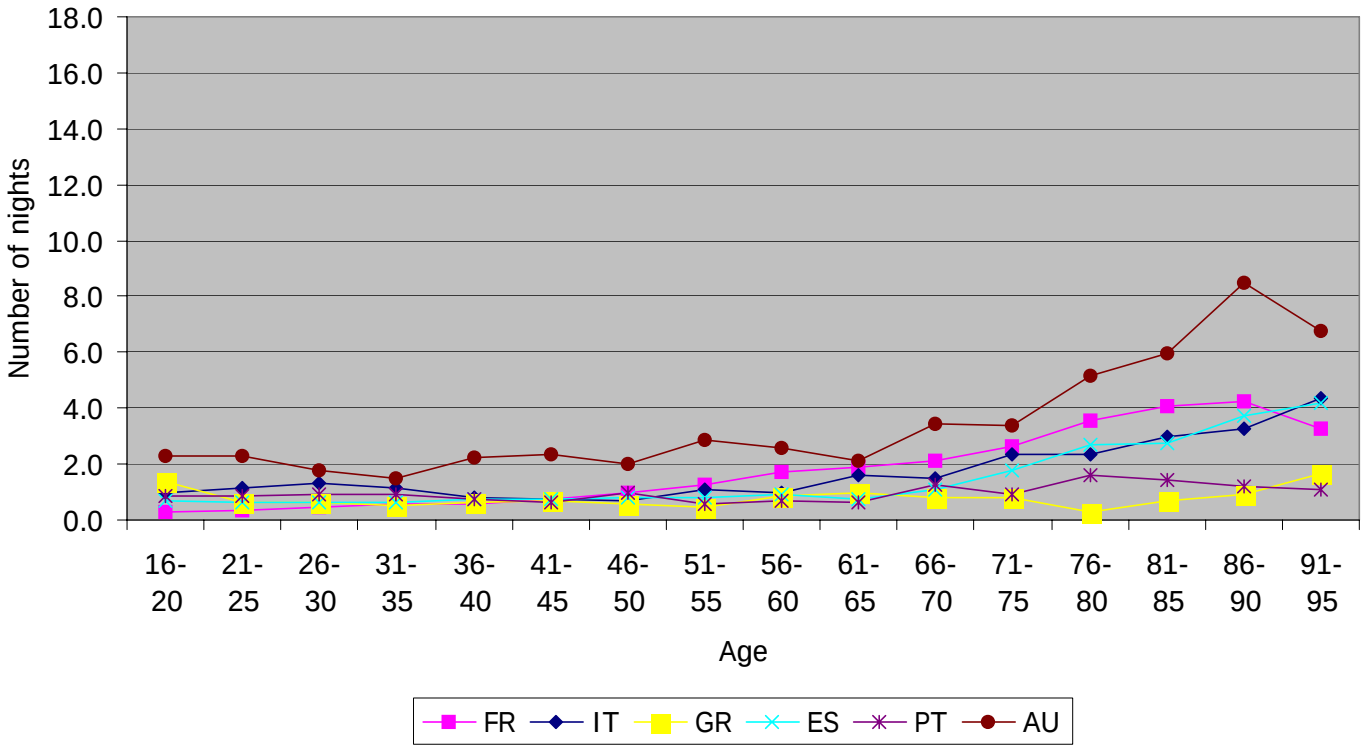


Figure A.66. Predicted hospital nights, women, northern sub-sample, panel, Equation (9)

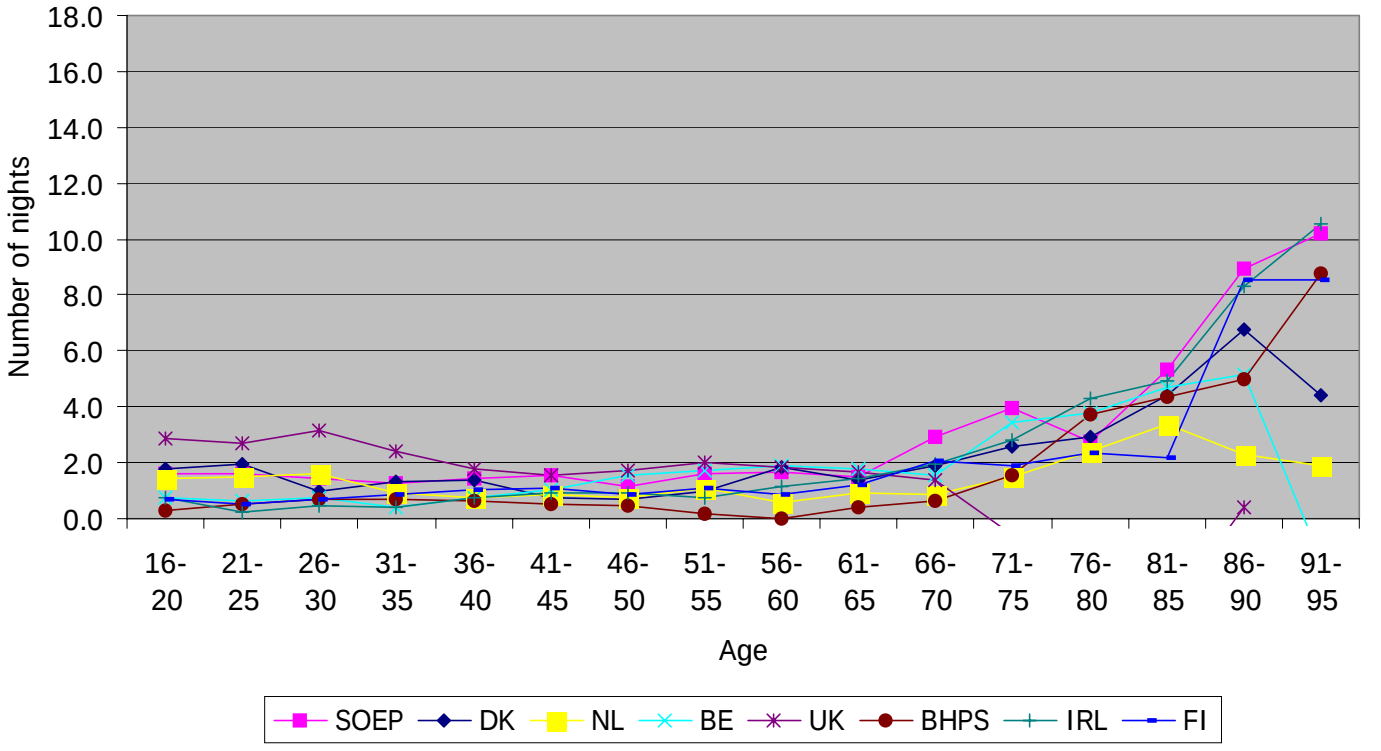


Figure A.67. Predicted hospital nights, women, southern sub-sample, panel, Equation (9)

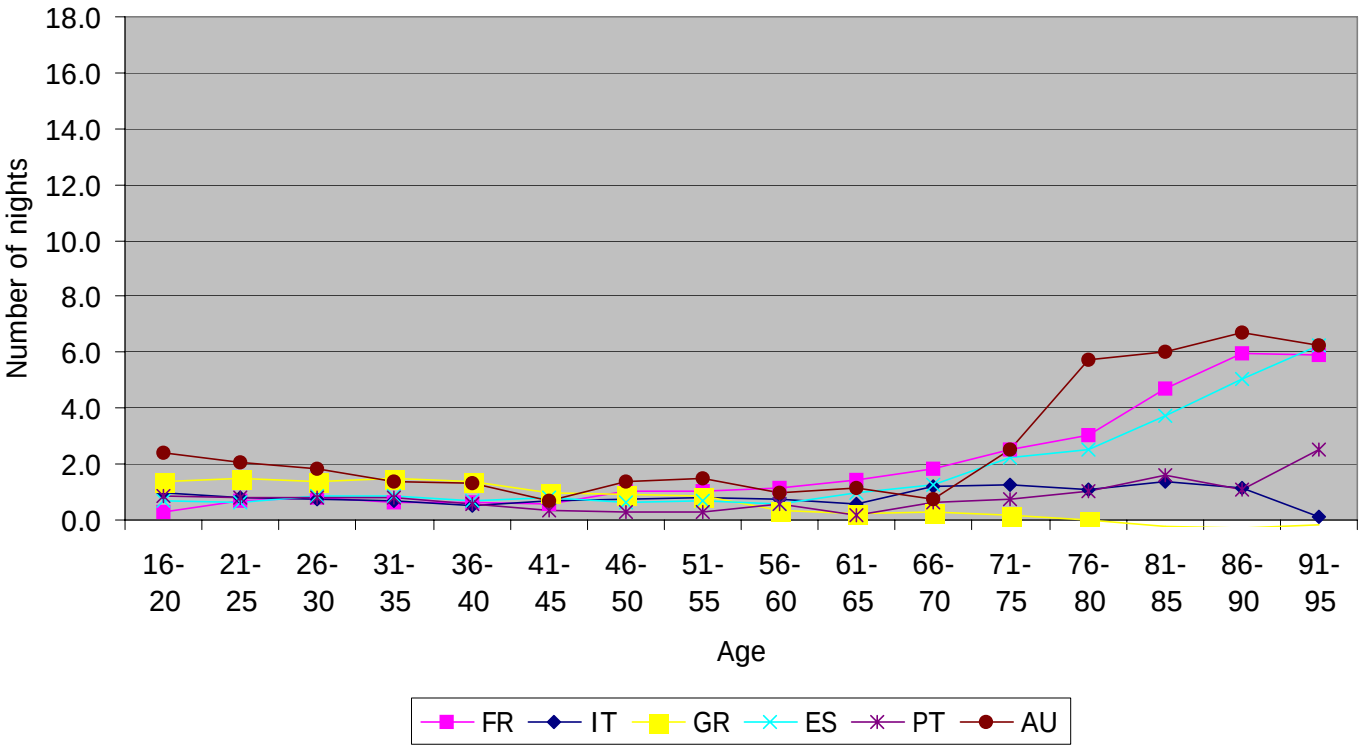


Figure A.68. Predicted hospital nights, men, northern sub-sample, panel, Equation (10)

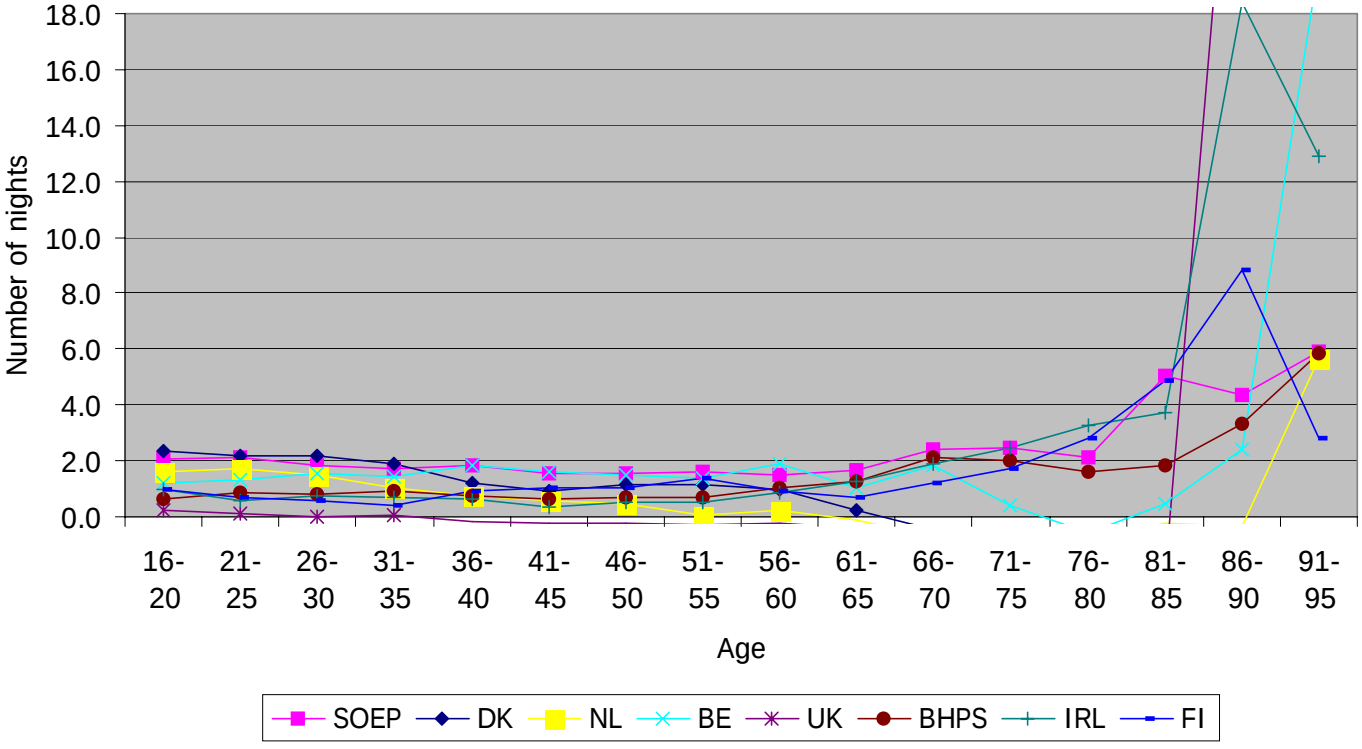


Figure A.69. Predicted hospital nights, men, southern sub-sample, panel, Equation (10)

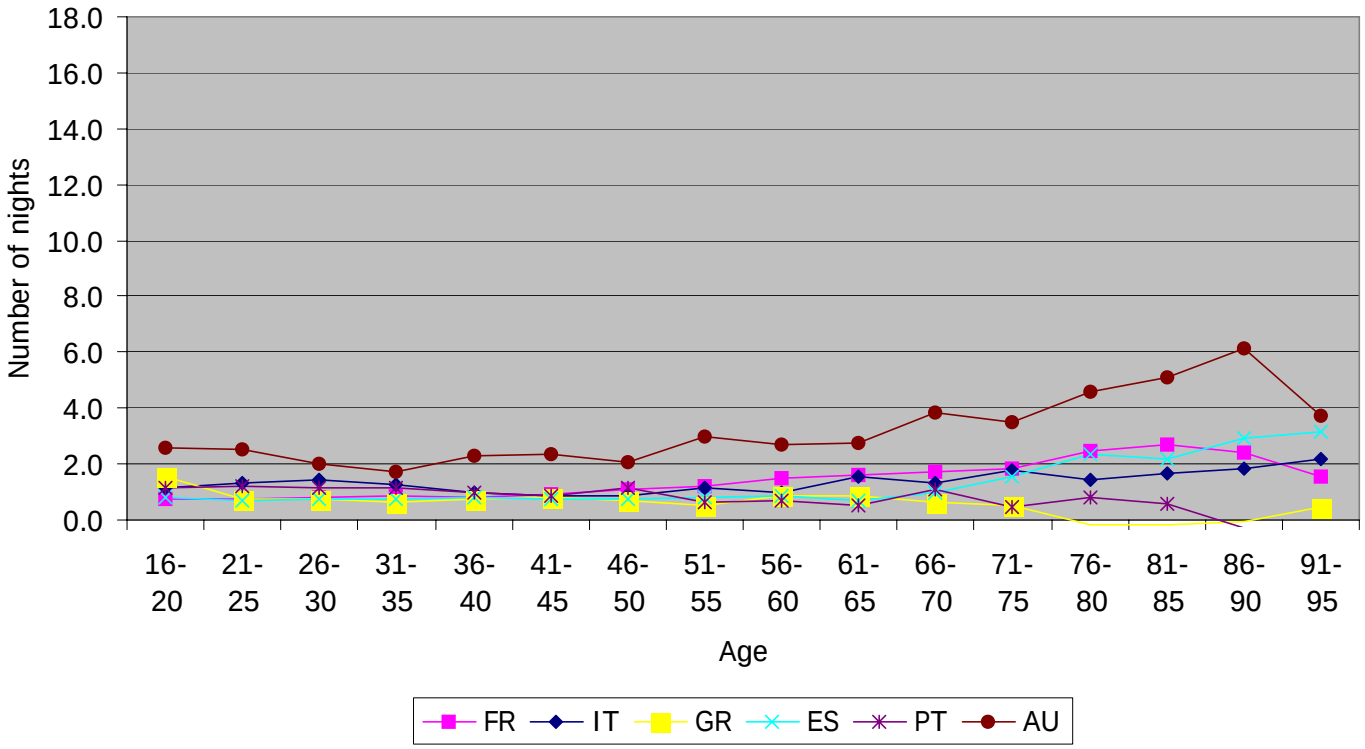


Figure A.70. Predicted hospital nights, women, northern sub-sample, panel, Equation (10)

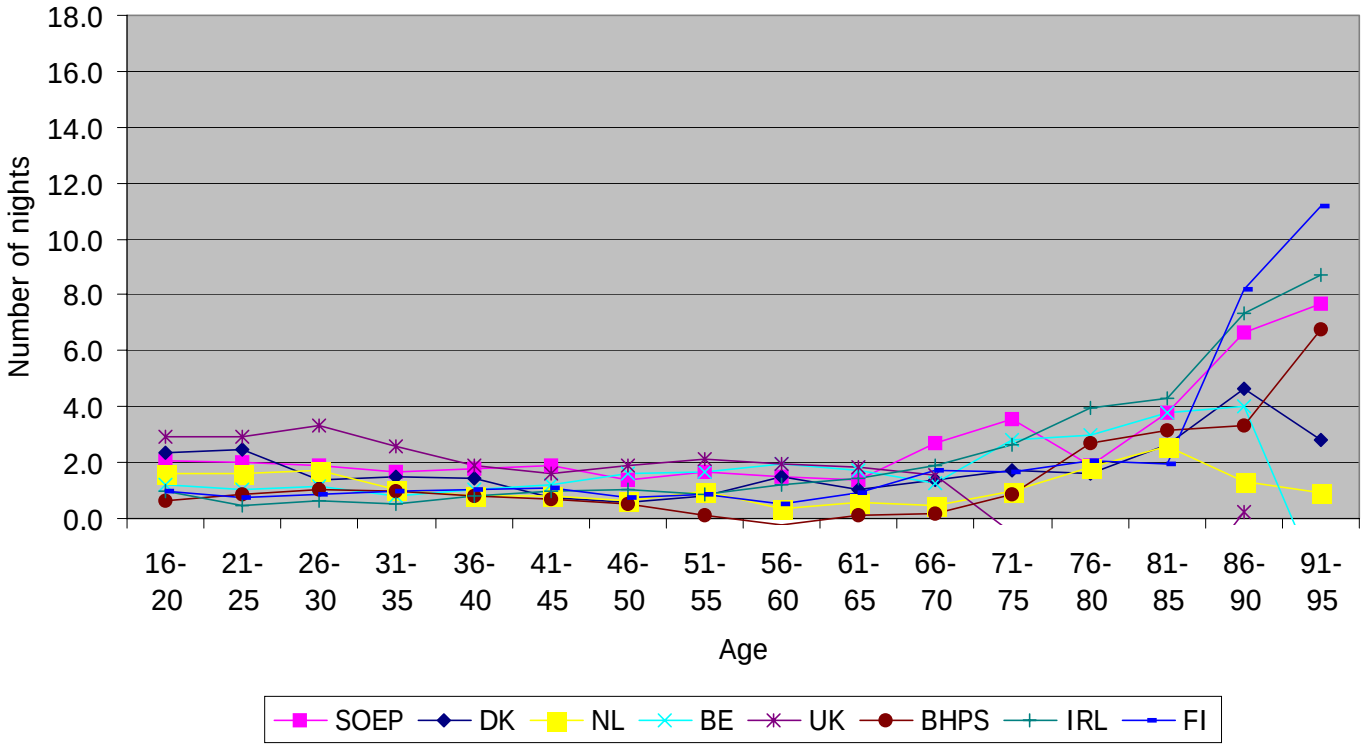
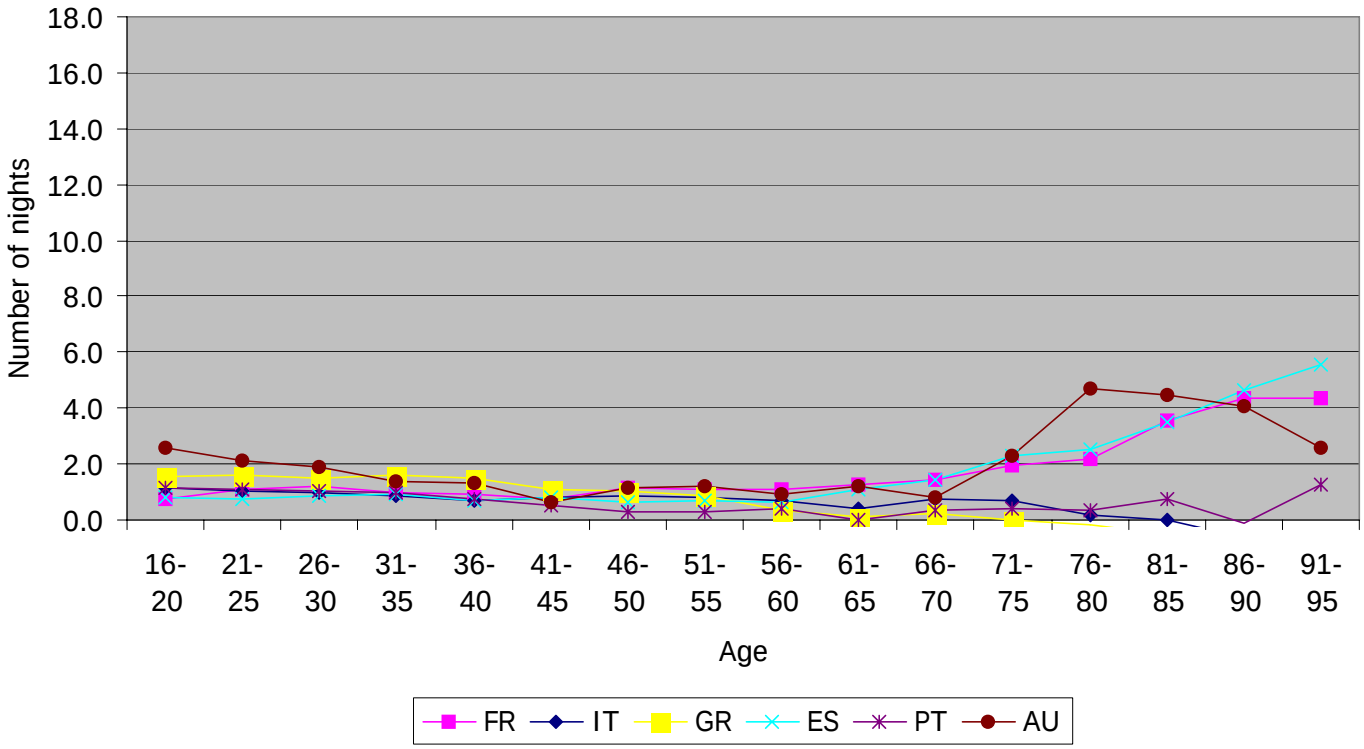


Figure A.71. Predicted hospital nights, women, southern sub-sample, panel, Equation (10)



Appendix B

Table B.1. Interval regression results (estimated coefficients) for self-assessed health status (1995), controlling for age-gender only (see Equation (1)).

	DE	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
mage2125	-0.006	**-0.017**	0.001	-0.007	0.001	-0.005	0.002	-0.005	-0.005	*-0.006*	*-0.007*	*-0.006*	-0.005	*-0.006*	-0.007	0.010
mage2630	-0.005	**-0.025**	-0.008	-0.007	-0.003	-0.012	-0.007	-0.002	*-0.007*	**-0.014**	**-0.015**	**-0.014**	*-0.013*	**-0.016**	**-0.013**	0.005
mage3135	**-0.015**	**-0.034**	*-0.011*	**-0.012**	-0.009	*-0.012*	*-0.010*	-0.003	**-0.014**	**-0.022**	**-0.016**	**-0.024**	**-0.021**	**-0.021**	**-0.017**	0.005
mage3640	**-0.018**	**-0.042**	**-0.018**	**-0.018**	*-0.013*	**-0.033**	**-0.006**	-0.004	**-0.017**	**-0.033**	**-0.020**	**-0.028**	**-0.028**	**-0.035**	**-0.034**	0.004
mage4145	**-0.031**	**-0.061**	**-0.024**	**-0.025**	**-0.018**	**-0.035**	**-0.017**	-0.011	**-0.019**	**-0.046**	**-0.030**	**-0.034**	**-0.041**	**-0.046**	**-0.041**	0.001
mage4650	**-0.039**	**-0.076**	**-0.026**	**-0.029**	**-0.029**	**-0.039**	**-0.014**	-0.007	**-0.024**	**-0.053**	**-0.040**	**-0.053**	**-0.056**	**-0.057**	**-0.059**	-0.015
mage5155	**-0.059**	**-0.100**	**-0.027**	**-0.038**	**-0.035**	**-0.055**	**-0.023**	**-0.036**	**-0.032**	**-0.068**	**-0.057**	**-0.062**	**-0.078**	**-0.080**	**-0.068**	*-0.030*
mage5660	**-0.066**	**-0.119**	**-0.043**	**-0.050**	**-0.052**	**-0.059**	**-0.042**	**-0.026**	**-0.042**	**-0.088**	**-0.081**	**-0.091**	**-0.105**	**-0.102**	**-0.111**	-0.036
mage6165	**-0.085**	**-0.128**	**-0.052**	**-0.058**	**-0.046**	**-0.083**	**-0.045**	**-0.042**	**-0.062**	**-0.091**	**-0.113**	**-0.107**	**-0.128**	**-0.125**	**-0.105**	**-0.034**
mage6670	**-0.071**	**-0.128**	**-0.065**	**-0.058**	**-0.061**	**-0.095**	**-0.070**	**-0.020**	**-0.059**	**-0.110**	**-0.141**	**-0.099**	**-0.150**	**-0.150**	**-0.112**	*-0.038*
mage7175	**-0.097**	**-0.143**	**-0.076**	**-0.059**	**-0.078**	**-0.102**	**-0.067**	**-0.040**	**-0.069**	**-0.149**	**-0.167**	**-0.130**	**-0.170**	**-0.184**	**-0.127**	**-0.051**
mage7680		**-0.195**	**-0.098**	**-0.081**	**-0.077**	**-0.123**	**-0.082**	**-0.034**	**-0.088**	**-0.165**	**-0.178**	**-0.144**	**-0.214**	**-0.203**	**-0.218**	**-0.070**
mage8185		**-0.165**	**-0.119**	**-0.092**	**-0.100**	**-0.157**	**-0.094**	**-0.072**	**-0.099**	**-0.205**	**-0.243**	**-0.165**	**-0.182**	**-0.204**	**-0.184**	**-0.076**
mage8690		**-0.297**	**-0.056**	**-0.082**	**-0.057**	**-0.132**	**-0.090**	**-0.093**	**-0.152**	**-0.237**	**-0.228**	**-0.173**	**-0.234**	**-0.312**	**-0.186**	
mage9195														**-0.323**		
fage1620	-0.001	**-0.027**	-0.015	**-0.009**	-0.006	*-0.017*	-0.012	*-0.017*	0.001	-0.003	-0.001	-0.003	0.006	-0.003	-0.003	-0.011
fage2125	*-0.012*	**-0.027**	-0.008	**-0.015**	-0.005	*-0.016*	-0.007	*-0.012*	-0.002	**-0.011**	-0.003	**-0.006**	*-0.009*	-0.005	**-0.010**	0.004
fage2630	**-0.013**	**-0.032**	-0.003	**-0.021**	-0.010	**-0.022**	*-0.014*	-0.010	-0.004	**-0.021**	**-0.012**	**-0.013**	**-0.013**	**-0.014**	**-0.008**	-0.001
fage3135	**-0.018**	**-0.046**	*-0.014*	**-0.026**	**-0.020**	**-0.030**	*-0.012*	**-0.016**	**-0.016**	**-0.029**	**-0.020**	**-0.024**	**-0.034**	**-0.029**	**-0.015**	-0.001
fage3640	**-0.028**	**-0.064**	**-0.020**	**-0.027**	**-0.021**	**-0.032**	*-0.013*	*-0.013*	**-0.014**	**-0.042**	**-0.028**	**-0.037**	**-0.050**	**-0.042**	**-0.028**	-0.007
fage4145	**-0.028**	**-0.075**	**-0.019**	**-0.033**	**-0.035**	**-0.047**	**-0.023**	**-0.016**	**-0.024**	**-0.056**	**-0.036**	**-0.044**	**-0.060**	**-0.070**	**-0.039**	-0.019
fage4650	**-0.037**	**-0.099**	**-0.036**	**-0.038**	**-0.038**	**-0.056**	**-0.027**	**-0.024**	**-0.026**	**-0.060**	**-0.054**	**-0.069**	**-0.086**	**-0.085**	**-0.060**	-0.022
fage5155	**-0.064**	**-0.109**	**-0.058**	**-0.052**	**-0.059**	**-0.063**	**-0.033**	**-0.031**	**-0.031**	**-0.079**	**-0.077**	**-0.092**	**-0.113**	**-0.096**	**-0.071**	**-0.037**
fage5660	**-0.076**	**-0.139**	**-0.070**	**-0.061**	**-0.042**	**-0.078**	**-0.046**	**-0.032**	**-0.043**	**-0.098**	**-0.094**	**-0.117**	**-0.146**	**-0.128**	**-0.098**	**-0.041**
fage6165	**-0.075**	**-0.137**	**-0.079**	**-0.051**	**-0.064**	**-0.091**	**-0.044**	**-0.031**	**-0.049**	**-0.115**	**-0.133**	**-0.135**	**-0.168**	**-0.162**	**-0.105**	**-0.049**
fage6670	**-0.083**	**-0.148**	**-0.098**	**-0.074**	**-0.089**	**-0.109**	**-0.069**	**-0.049**	**-0.067**	**-0.138**	**-0.148**	**-0.155**	**-0.188**	**-0.193**	**-0.118**	**-0.051**
fage7175	**-0.129**	**-0.170**	**-0.104**	**-0.087**	**-0.089**	**-0.139**	**-0.088**	**-0.056**	**-0.093**	**-0.165**	**-0.164**	**-0.166**	**-0.199**	**-0.197**	**-0.129**	**-0.066**
fage7680		**-0.214**	**-0.128**	**-0.085**	**-0.097**	**-0.131**	**-0.093**	**-0.071**	**-0.091**	**-0.171**	**-0.198**	**-0.181**	**-0.230**	**-0.247**	**-0.151**	**-0.090**
fage8185		**-0.199**	**-0.147**	**-0.096**	**-0.120**	**-0.158**	**-0.067**	**-0.085**	**-0.118**	**-0.199**	**-0.207**	**-0.191**	**-0.248**	**-0.241**	**-0.188**	**-0.087**
fage8690		**-0.243**	**-0.095**	**-0.088**	**-0.108**	**-0.193**	**-0.101**	**-0.090**	**-0.136**	**-0.199**	**-0.241**	**-0.205**	**-0.263**	**-0.294**	**-0.221**	
fage9195														**-0.259**		
Constant	0.933	0.920	**0.953**	**0.939**	**0.937**	**0.921**	**0.935**	**0.914**	**0.952**	**0.938**	**0.969**	**0.939**	**0.912**	**0.913**	**0.945**	**0.935**
N	8597	12054	5365	8886	5518	11529	7041	8502	7758	16074	11710	15717	11389	7411	7467	5211
Likelihood	-13835	-20850	-9325	-13615	-8626	-21233	-11771	-15221	-12228	-25534	-20937	-27209	-18867	-12431	-10853	-8869

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.2. Interval regression results (estimated coefficients) for self-assessed health status (1995), controlling for age-gender and socio-economic characteristics (see Equation (2)).

	DE	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
mage2125	-0.010	**-0.022**	-0.004	-0.005	-0.010	*-0.017*	-0.006	-0.012	-0.007	**-0.010**	**-0.014**	**-0.007**	-0.008	**-0.016**	**-0.014**	-0.003
mage2630	-0.011	**-0.037**	**-0.022**	**-0.012**	*-0.020*	**-0.036**	**-0.019**	*-0.017*	*-0.009*	**-0.019**	**-0.030**	**-0.019**	**-0.019**	**-0.032**	**-0.024**	-0.015
mage3135	**-0.022**	**-0.051**	**-0.026**	**-0.021**	**-0.027**	**-0.040**	**-0.024**	*-0.017*	**-0.016**	**-0.027**	**-0.033**	**-0.029**	**-0.029**	**-0.042**	**-0.032**	-0.015
mage3640	**-0.025**	**-0.060**	**-0.031**	**-0.028**	**-0.027**	**-0.062**	**-0.020**	**-0.023**	**-0.017**	**-0.039**	**-0.040**	**-0.033**	**-0.034**	**-0.053**	**-0.047**	-0.016
mage4145	**-0.039**	**-0.077**	**-0.036**	**-0.035**	**-0.032**	**-0.062**	**-0.030**	**-0.023**	**-0.021**	**-0.050**	**-0.049**	**-0.039**	**-0.045**	**-0.062**	**-0.052**	-0.021
mage4650	**-0.045**	**-0.087**	**-0.034**	**-0.035**	**-0.039**	**-0.067**	**-0.026**	**-0.019**	**-0.024**	**-0.056**	**-0.054**	**-0.051**	**-0.057**	**-0.068**	**-0.067**	*-0.034*
mage5155	**-0.063**	**-0.108**	**-0.033**	**-0.039**	**-0.045**	**-0.078**	**-0.031**	**-0.040**	**-0.027**	**-0.066**	**-0.060**	**-0.054**	**-0.070**	**-0.084**	**-0.071**	**-0.046**
mage5660	**-0.057**	**-0.105**	**-0.035**	**-0.037**	**-0.050**	**-0.067**	**-0.040**	*-0.022*	**-0.031**	**-0.080**	**-0.074**	**-0.067**	**-0.076**	**-0.091**	**-0.100**	**-0.041**
mage6165	**-0.052**	**-0.082**	-0.006	**-0.032**	**-0.038**	**-0.071**	*-0.022*	*-0.024*	**-0.045**	**-0.076**	**-0.088**	**-0.065**	**-0.084**	**-0.092**	**-0.069**	-0.008
mage6670	**-0.030**	**-0.070**	0.011	**-0.032**	**-0.059**	**-0.077**	-0.019	0.000	**-0.040**	**-0.091**	**-0.105**	**-0.070**	**-0.076**	**-0.097**	**-0.062**	0.026
mage7175	**-0.054**	**-0.084**	0.013	**-0.035**	**-0.073**	**-0.081**	-0.013	-0.018	**-0.047**	**-0.128**	**-0.130**	**-0.102**	**-0.085**	**-0.116**	**-0.074**	0.019
mage7680		**-0.135**	-0.005	**-0.050**	**-0.073**	**-0.099**	*-0.031*	-0.010	**-0.065**	**-0.144**	**-0.134**	**-0.115**	**-0.113**	**-0.125**	**-0.167**	0.006
mage8185		**-0.108**	-0.024	**-0.056**	**-0.095**	**-0.134**	-0.035	*-0.049*	**-0.072**	**-0.180**	**-0.199**	**-0.135**	**-0.081**	**-0.116**	**-0.134**	0.004
mage8690		**-0.244**	*0.037*	-0.053	**-0.051**	**-0.105**	-0.033	*-0.067*	**-0.124**	**-0.208**	**-0.186**	**-0.145**	**-0.129**	**-0.227**	**-0.135**	
mage9195														**-0.246**		
fage1620	0.000	**-0.026**	-0.011	**-0.009**	-0.005	-0.013	-0.010	-0.013	0.000	-0.003	-0.007	-0.004	*0.008*	-0.004	-0.002	-0.001
fage2125	-0.011	**-0.031**	-0.012	**-0.012**	-0.012	**-0.025**	-0.011	*-0.016*	-0.004	**-0.016**	**-0.015**	**-0.009**	*-0.010*	**-0.016**	**-0.020**	-0.009
fage2630	*-0.014*	**-0.041**	-0.011	**-0.020**	*-0.021*	**-0.038**	*-0.015*	*-0.016*	-0.007	**-0.023**	**-0.027**	**-0.015**	**-0.017**	**-0.034**	**-0.025**	-0.017
fage3135	**-0.018**	**-0.056**	**-0.026**	**-0.024**	**-0.030**	**-0.043**	-0.012	**-0.021**	**-0.013**	**-0.030**	**-0.035**	**-0.025**	**-0.039**	**-0.048**	**-0.035**	-0.022
fage3640	**-0.029**	**-0.075**	**-0.032**	**-0.023**	**-0.028**	**-0.046**	*-0.015*	*-0.018*	*-0.010*	**-0.042**	**-0.040**	**-0.037**	**-0.050**	**-0.061**	**-0.045**	*-0.028*
fage4145	**-0.029**	**-0.083**	**-0.029**	**-0.027**	**-0.042**	**-0.059**	**-0.026**	*-0.018*	**-0.017**	**-0.054**	**-0.043**	**-0.040**	**-0.056**	**-0.079**	**-0.051**	*-0.038*
fage4650	**-0.036**	**-0.100**	**-0.039**	**-0.028**	**-0.043**	**-0.063**	**-0.029**	**-0.023**	**-0.020**	**-0.056**	**-0.053**	**-0.058**	**-0.075**	**-0.090**	**-0.070**	*-0.036*
fage5155	**-0.061**	**-0.105**	**-0.048**	**-0.040**	**-0.060**	**-0.065**	**-0.029**	**-0.024**	**-0.024**	**-0.071**	**-0.072**	**-0.079**	**-0.090**	**-0.092**	**-0.078**	**-0.048**
fage5660	**-0.060**	**-0.114**	**-0.041**	**-0.042**	**-0.035**	**-0.064**	**-0.030**	-0.018	**-0.032**	**-0.086**	**-0.081**	**-0.102**	**-0.113**	**-0.109**	**-0.088**	**-0.044**
fage6165	**-0.042**	**-0.084**	-0.005	**-0.028**	**-0.058**	**-0.066**	-0.002	-0.008	**-0.035**	**-0.097**	**-0.109**	**-0.117**	**-0.105**	**-0.128**	**-0.067**	-0.017
fage6670	**-0.040**	**-0.084**	-0.008	**-0.049**	**-0.081**	**-0.081**	*-0.022*	*-0.024*	**-0.050**	**-0.118**	**-0.117**	**-0.133**	**-0.108**	**-0.132**	**-0.066**	0.024
fage7175	**-0.086**	**-0.105**	-0.009	**-0.061**	**-0.081**	**-0.108**	**-0.037**	*-0.029*	**-0.073**	**-0.143**	**-0.127**	**-0.141**	**-0.111**	**-0.126**	**-0.076**	0.011
fage7680		**-0.148**	-0.028	**-0.057**	**-0.087**	**-0.095**	**-0.040**	**-0.045**	**-0.069**	**-0.149**	**-0.159**	**-0.153**	**-0.131**	**-0.172**	**-0.093**	-0.010
fage8185		**-0.134**	*-0.048*	**-0.065**	**-0.111**	**-0.120**	-0.014	**-0.056**	**-0.093**	**-0.171**	**-0.169**	**-0.156**	**-0.143**	**-0.160**	**-0.129**	-0.004
fage8690		**-0.177**	0.003	*-0.048*	**-0.099**	**-0.151**	*-0.043*	**-0.061**	**-0.107**	**-0.173**	**-0.206**	**-0.158**	**-0.151**	**-0.209**	**-0.160**	
fage9195														**-0.173**		
isced7	**0.016**	**0.032**	**0.027**	**0.010**	**0.015**	**0.016**	**0.021**	**0.013**	**0.013**	**0.023**	**0.020**	**0.017**	**0.027**	**0.022**	**0.029**	**0.020**
isced3	**0.007**	**0.019**	**0.019**	**0.006**	**0.009**	**0.012**	**0.013**	*0.008*	**0.008**	**0.014**	**0.015**	**0.014**	**0.017**	**0.019**	**0.014**	**0.013**

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.2. Continued

	DE	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
single	-0.001	0.001	0.004	-0.004	-0.005	*-0.008*	-0.006	0.001	0.000	-0.003	0.001	-0.001	-0.002	*-0.008*	-0.001	0.000
sep/divorced	**-0.012**	-0.003	-0.007	**-0.012**	**-0.016**	**-0.018**	**-0.011**	-0.006	*-0.021*	*-0.012*	-0.014	-0.008	-0.002	0.005	-0.005	*-0.009*
widowed	0.005	0.014	0.009	-0.006	-0.001	*-0.017*	-0.001	0.000	*-0.014*	-0.003	0.001	*0.011*	-0.002	0.008	0.000	0.000
part_emp	0.001	*0.010*	*-0.007*	**-0.008**	-0.006	**-0.022**	-0.002		-0.002	-0.008	-0.002	-0.006	*-0.019*	0.004	-0.001	**-0.018**
military	0.009	-0.003	-0.010	0.013		-0.015	-0.021			0.008	-0.007	0.002	0.013	0.000	-0.008	0.017
selfemploy	0.005	0.003	-0.010	-0.002	0.002	0.004	0.000	0.005	-0.003	**0.008**	**0.008**	-0.002	0.001	0.004	**-0.015**	0.001
student	**0.011**	0.006	-0.003	0.001	-0.007	*-0.021*	-0.003	0.005	-0.003	**0.007**	*-0.006*	*-0.004*	-0.004	**-0.011**	-0.003	-0.008
unemployed	**-0.026**	**-0.028**	**-0.027**	**-0.031**	**-0.023**	**-0.027**	*-0.014*	*-0.011*	**-0.014**	-0.002	-0.004	0.000	**-0.029**	**-0.022**	*-0.007*	**-0.022**
housework	**-0.011**	**-0.020**	**-0.055**	**-0.023**	**-0.019**	**-0.061**	**-0.036**	**-0.024**	**-0.013**	**-0.009**	**-0.011**	**-0.011**	**-0.029**	**-0.028**	-0.005	0.008
inactive	*-0.052*	**-0.035**	**-0.047**	**-0.060**	**-0.121**	-0.003	**-0.061**	**-0.065**	**-0.129**	**-0.085**	**-0.201**	**-0.103**	**-0.207**	**-0.138**		**-0.256**
retired	**-0.049**	**-0.073**	**-0.098**	*-0.017*	*-0.016*	**-0.039**		**-0.028**	**-0.025**	**-0.021**	**-0.041**	**-0.028**	**-0.105**	**-0.098**	**-0.060**	**-0.091**
lninc_ppp	**0.007**	**0.009**	**0.010**	**0.005**	**0.005**	**0.010**	**0.007**	**0.014**	**0.004**	**0.006**	**0.013**	**0.010**	**0.016**	**0.020**	**0.009**	**0.012**
nch04	0.001	**0.010**	0.001	**0.005**	0.000	*0.005*	0.003	*0.006*	0.000	0.000	**0.006**	0.001	0.004	0.004	-0.001	-0.001
nch511	-0.002	0.003	0.003	0.002	0.001	-0.001	0.000	0.002	-0.001	-0.001	*0.004*	0.000	0.002	0.002	0.001	0.000
nch1217	0.001	0.003	-0.002	0.002	-0.002	0.002	0.000	0.002	0.001	0.000	*0.003*	0.000	-0.001	0.001	-0.001	0.002
nad18	-0.003	0.000	0.000	*-0.004*	0.001	-0.003	-0.002	**-0.005**	*-0.002*	-0.001	0.000	**-0.003**	**-0.004**	**-0.006**	*-0.004*	-0.004
Constant	**0.865**	**0.840**	**0.849**	**0.895**	**0.889**	**0.868**	**0.889**	**0.804**	**0.921**	**0.875**	**0.873**	**0.860**	**0.783**	**0.752**	**0.870**	**0.833**
N	8597	12054	5365	8886	5518	11529	7041	8502	7758	16074	11710	15717	11389	7411	7467	5211
Likelihood	-13696	-20661	-9057	-13415	-8439	-21021	-11580	-14978	-11889	-25281	-20329	-26648	-18090	-12230	-12230	-8576

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.3. Interval regression results for self-assessed health status (2001), controlling for age-gender only (see Equation (1)).

	GSOEP	DK	NL	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
mage2125	*-0.013*	-0.007	*-0.008*	-0.002	-0.001	-0.008	-0.007	*-0.009*	-0.001	**-0.011**	*-0.006*	-0.004	-0.005	0.007
mage2630	**-0.015**	-0.005	-0.005	-0.007	-0.003	-0.007	*-0.010*	**-0.016**	-0.002	**-0.014**	**-0.016**	-0.005	**-0.015**	0.001
mage3135	**-0.026**	*-0.014*	*-0.007*	*-0.013*	*-0.012*	*-0.011*	**-0.017**	**-0.020**	*-0.008*	**-0.020**	**-0.021**	**-0.018**	**-0.017**	-0.010
mage3640	**-0.041**	*-0.015*	**-0.019**	**-0.022**	**-0.015**	**-0.018**	**-0.025**	**-0.028**	**-0.018**	**-0.031**	**-0.035**	**-0.025**	**-0.018**	-0.003
mage4145	**-0.062**	**-0.024**	**-0.025**	**-0.027**	**-0.033**	**-0.021**	**-0.020**	**-0.039**	**-0.016**	**-0.040**	**-0.046**	**-0.033**	**-0.033**	-0.018
mage4650	**-0.083**	**-0.032**	**-0.029**	**-0.035**	**-0.041**	**-0.020**	**-0.025**	**-0.043**	**-0.018**	**-0.048**	**-0.057**	**-0.037**	**-0.046**	-0.022
mage5155	**-0.090**	**-0.032**	**-0.036**	**-0.040**	**-0.055**	**-0.022**	**-0.029**	**-0.064**	**-0.044**	**-0.055**	**-0.080**	**-0.064**	**-0.058**	*-0.025*
mage5660	**-0.118**	**-0.055**	**-0.043**	**-0.045**	**-0.066**	**-0.036**	**-0.040**	**-0.071**	**-0.061**	**-0.071**	**-0.102**	**-0.082**	**-0.076**	*-0.021*
mage6165	**-0.118**	**-0.055**	**-0.044**	**-0.050**	**-0.061**	**-0.040**	**-0.058**	**-0.099**	**-0.071**	**-0.086**	**-0.125**	**-0.074**	**-0.088**	**-0.045**
mage6670	**-0.131**	**-0.076**	**-0.059**	**-0.055**	**-0.091**	**-0.057**	**-0.050**	**-0.112**	**-0.100**	**-0.109**	**-0.150**	**-0.100**	**-0.089**	**-0.056**
mage7175	**-0.132**	**-0.079**	**-0.064**	**-0.088**	**-0.108**	**-0.047**	**-0.066**	**-0.150**	**-0.135**	**-0.107**	**-0.184**	**-0.122**	**-0.088**	**-0.049**
mage7680	**-0.174**	**-0.118**	**-0.063**	**-0.075**	**-0.110**	**-0.059**	**-0.080**	**-0.182**	**-0.166**	**-0.128**	**-0.203**	**-0.134**	**-0.156**	**-0.082**
mage8185	**-0.220**	**-0.104**	**-0.087**	**-0.076**	**-0.088**	**-0.073**	**-0.074**	**-0.171**	**-0.169**	**-0.127**	**-0.204**	**-0.156**	**-0.158**	**-0.091**
mage8690	**-0.313**	**-0.126**	**-0.118**	**-0.090**	**-0.143**	*-0.051*	**-0.089**	**-0.226**	**-0.183**	**-0.143**	**-0.312**	**-0.175**	**-0.150**	
mage9195	**-0.090**	**-0.082**	**-0.072**	-0.062	**-0.155**	-0.058	**-0.165**	**-0.233**	**-0.211**	**-0.206**	**-0.323**	*-0.188*	**-0.075**	
fage1620	*-0.013*	-0.008	**-0.018**	-0.008	*-0.011*	**-0.016**	-0.004	*-0.008*	-0.001	**-0.008**	-0.003	-0.005	**-0.011**	*-0.027*
fage2125	**-0.020**	**-0.019**	**-0.020**	**-0.021**	*-0.012*	**-0.017**	*-0.007*	**-0.012**	-0.001	**-0.012**	-0.005	-0.007	**-0.013**	-0.012
fage2630	**-0.025**	**-0.020**	**-0.022**	**-0.018**	-0.004	**-0.021**	**-0.013**	**-0.019**	-0.004	**-0.021**	**-0.014**	-0.007	**-0.014**	-0.006
fage3135	**-0.028**	**-0.016**	**-0.024**	**-0.019**	**-0.018**	**-0.021**	**-0.015**	**-0.026**	*-0.010*	**-0.022**	**-0.029**	**-0.026**	**-0.022**	-0.008
fage3640	**-0.046**	**-0.031**	**-0.027**	**-0.025**	**-0.035**	**-0.030**	**-0.021**	**-0.035**	**-0.014**	**-0.038**	**-0.042**	**-0.023**	**-0.024**	-0.012
fage4145	**-0.067**	**-0.032**	**-0.037**	**-0.036**	**-0.038**	**-0.030**	**-0.013**	**-0.049**	**-0.021**	**-0.041**	**-0.070**	**-0.029**	**-0.024**	-0.022
fage4650	**-0.084**	**-0.026**	**-0.042**	**-0.040**	**-0.048**	**-0.031**	**-0.021**	**-0.057**	**-0.035**	**-0.051**	**-0.085**	**-0.043**	**-0.045**	*-0.026*
fage5155	**-0.107**	**-0.049**	**-0.044**	**-0.048**	**-0.054**	**-0.043**	**-0.022**	**-0.074**	**-0.047**	**-0.064**	**-0.096**	**-0.056**	**-0.063**	**-0.035**
fage5660	**-0.130**	**-0.075**	**-0.058**	**-0.057**	**-0.073**	**-0.046**	**-0.036**	**-0.104**	**-0.060**	**-0.089**	**-0.128**	**-0.068**	**-0.083**	**-0.055**
fage6165	**-0.115**	**-0.077**	**-0.064**	**-0.051**	**-0.077**	**-0.048**	**-0.041**	**-0.109**	**-0.097**	**-0.101**	**-0.162**	**-0.083**	**-0.073**	**-0.043**
fage6670	**-0.133**	**-0.080**	**-0.069**	**-0.069**	**-0.100**	**-0.047**	**-0.048**	**-0.141**	**-0.115**	**-0.127**	**-0.193**	**-0.106**	**-0.090**	**-0.047**
fage7175	**-0.155**	**-0.088**	**-0.079**	**-0.101**	**-0.121**	**-0.064**	**-0.059**	**-0.154**	**-0.133**	**-0.148**	**-0.197**	**-0.141**	**-0.113**	**-0.058**
fage7680	**-0.199**	**-0.136**	**-0.094**	**-0.086**	**-0.121**	**-0.089**	**-0.087**	**-0.193**	**-0.166**	**-0.163**	**-0.247**	**-0.145**	**-0.123**	**-0.077**
fage8185	**-0.238**	**-0.152**	**-0.094**	**-0.112**	**-0.139**	**-0.069**	**-0.080**	**-0.220**	**-0.178**	**-0.188**	**-0.241**	**-0.188**	**-0.173**	**-0.090**
fage8690	**-0.253**	**-0.160**	**-0.099**	**-0.085**	**-0.153**	**-0.116**	**-0.112**	**-0.219**	**-0.218**	**-0.179**	**-0.294**	**-0.263**	**-0.177**	
fage9195	**-0.139**	**-0.155**	*-0.034*	**-0.132**	**-0.160**	**-0.118**	**-0.099**	**-0.260**	**-0.220**	**-0.165**	**-0.259**	**-0.224**	**-0.115**	
Constant	**0.916**	**0.952**	**0.937**	**0.943**	**0.913**	**0.921**	**0.957**	**0.082**	**0.967**	**0.942**	**0.913**	**0.957**	**0.941**	**0.934**
N	10400	3703	8467	4202	9837	8304	3997	13240	9182	11901	10878	5559	5063	5012
Likelihood	-17562	-6366	-12683	-6399	-17526	-14885	-5721	-20719	-15765	-19489	-17139	-9173	-6927	-8617

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.4. Interval regression results for self-assessed health status (2001), controlling for age-gender and socio-economic characteristics (see Equation (2)).

	GSOEP	DK	NL	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
mage2125	*-0.012*	-0.013	-0.003	-0.010	-0.002	-0.010	*-0.009*	**-0.012**	**-0.017**	**-0.012**	**-0.016**	*-0.011*	**-0.006**	-0.009
mage2630	**-0.019**	*-0.016*	-0.004	**-0.022**	*-0.015*	*-0.015*	*-0.011*	**-0.020**	**-0.021**	**-0.015**	**-0.032**	*-0.012*	**-0.020**	-0.018
mage3135	**-0.039**	**-0.032**	*-0.011*	**-0.028**	**-0.028**	**-0.022**	**-0.014**	**-0.025**	**-0.030**	**-0.021**	**-0.042**	**-0.024**	**-0.022**	**-0.032**
mage3640	**-0.058**	**-0.028**	**-0.026**	**-0.034**	**-0.031**	**-0.028**	**-0.025**	**-0.033**	**-0.041**	**-0.032**	**-0.053**	**-0.030**	**-0.024**	*-0.026*
mage4145	**-0.074**	**-0.034**	**-0.030**	**-0.039**	**-0.047**	**-0.032**	*-0.016*	**-0.047**	**-0.041**	**-0.040**	**-0.062**	**-0.036**	**-0.037**	**-0.040**
mage4650	**-0.090**	**-0.043**	**-0.031**	**-0.043**	**-0.052**	**-0.031**	-0.021	**-0.050**	**-0.044**	**-0.044**	**-0.068**	**-0.039**	**-0.050**	**-0.042**
mage5155	**-0.093**	**-0.040**	**-0.033**	**-0.047**	**-0.065**	**-0.030**	-0.025	**-0.065**	**-0.062**	**-0.046**	**-0.084**	**-0.062**	**-0.058**	**-0.041**
mage5660	**-0.103**	**-0.056**	**-0.033**	**-0.047**	**-0.066**	**-0.043**	-0.029	**-0.063**	**-0.067**	**-0.050**	**-0.091**	**-0.066**	**-0.064**	**-0.032**
mage6165	**-0.067**	0.005	**-0.014**	**-0.039**	**-0.042**	**-0.038**	-0.046	**-0.084**	**-0.062**	**-0.056**	**-0.092**	**-0.044**	**-0.051**	*-0.029*
mage6670	**-0.058**	0.012	**-0.023**	**-0.053**	**-0.070**	**-0.046**	-0.037	**-0.092**	**-0.075**	**-0.085**	**-0.097**	**-0.063**	**-0.044**	-0.009
mage7175	**-0.058**	0.006	**-0.031**	**-0.085**	**-0.087**	**-0.033**	-0.055	**-0.128**	**-0.106**	**-0.083**	**-0.116**	**-0.086**	**-0.039**	0.009
mage7680	**-0.100**	-0.021	**-0.028**	**-0.071**	**-0.089**	**-0.046**	-0.064	**-0.158**	**-0.137**	**-0.105**	**-0.125**	**-0.095**	**-0.105**	-0.020
mage8185	**-0.142**	-0.008	**-0.055**	**-0.069**	**-0.064**	**-0.059**	-0.056	**-0.146**	**-0.137**	**-0.104**	**-0.116**	**-0.111**	**-0.110**	-0.026
mage8690	**-0.239**	-0.028	**-0.081**	**-0.087**	**-0.120**	-0.036	-0.068	**-0.201**	**-0.148**	**-0.124**	**-0.227**	**-0.129**	-0.102	
mage9195	-0.014	0.015	*-0.054*	-0.056	*-0.129*	-0.043	-0.145	**-0.208**	**-0.173**	**-0.196**	**-0.246**	*-0.146*	-0.030	
fage1620	-0.010	-0.010	**-0.016**	*-0.009*	*-0.011*	*-0.014*	-0.003	**-0.010**	-0.003	**-0.008**	-0.004	-0.008	*-0.009*	*-0.032*
fage2125	**-0.017**	**-0.023**	**-0.014**	**-0.027**	*-0.013*	**-0.020**	*-0.009*	**-0.016**	**-0.017**	**-0.014**	**-0.016**	*-0.014*	**-0.016**	*-0.023*
fage2630	**-0.022**	**-0.029**	**-0.018**	**-0.033**	-0.010	**-0.031**	**-0.013**	**-0.023**	**-0.024**	**-0.022**	**-0.034**	-0.010	**-0.022**	*-0.025*
fage3135	**-0.032**	**-0.028**	**-0.019**	**-0.032**	**-0.024**	**-0.029**	*-0.011*	**-0.028**	**-0.031**	**-0.022**	**-0.048**	**-0.027**	**-0.030**	*-0.027*
fage3640	**-0.053**	**-0.041**	**-0.021**	**-0.035**	**-0.040**	**-0.039**	*-0.011*	**-0.037**	**-0.036**	**-0.035**	**-0.061**	**-0.023**	**-0.032**	**-0.031**
fage4145	**-0.072**	**-0.040**	**-0.029**	**-0.047**	**-0.042**	**-0.036**	-0.007	**-0.052**	**-0.042**	**-0.038**	**-0.079**	**-0.028**	**-0.031**	**-0.045**
fage4650	**-0.084**	**-0.032**	**-0.030**	**-0.048**	**-0.047**	**-0.036**	*-0.012*	**-0.060**	**-0.051**	**-0.044**	**-0.090**	**-0.034**	**-0.049**	**-0.043**
fage5155	**-0.095**	**-0.049**	**-0.027**	**-0.047**	**-0.049**	**-0.047**	*-0.012*	**-0.072**	**-0.054**	**-0.053**	**-0.092**	**-0.046**	**-0.062**	**-0.051**
fage5660	**-0.112**	**-0.058**	**-0.037**	**-0.056**	**-0.056**	**-0.045**	**-0.023**	**-0.096**	**-0.060**	**-0.071**	**-0.109**	**-0.045**	**-0.073**	**-0.059**
fage6165	**-0.053**	0.004	**-0.037**	**-0.048**	**-0.050**	**-0.038**	**-0.024**	**-0.095**	**-0.089**	**-0.081**	**-0.128**	**-0.050**	**-0.035**	-0.014
fage6670	**-0.055**	0.014	**-0.040**	**-0.064**	**-0.074**	**-0.035**	**-0.027**	**-0.123**	**-0.096**	**-0.104**	**-0.132**	**-0.068**	**-0.040**	0.013
fage7175	**-0.074**	0.010	**-0.048**	**-0.095**	**-0.093**	**-0.049**	**-0.037**	**-0.134**	**-0.102**	**-0.120**	**-0.126**	**-0.100**	**-0.060**	0.008
fage7680	**-0.115**	-0.040	**-0.064**	**-0.078**	**-0.093**	**-0.072**	**-0.063**	**-0.171**	**-0.134**	**-0.134**	**-0.172**	**-0.103**	**-0.070**	-0.011
fage8185	**-0.154**	*-0.052*	**-0.062**	**-0.107**	**-0.111**	**-0.053**	**-0.053**	**-0.197**	**-0.141**	**-0.157**	**-0.160**	**-0.145**	**-0.120**	-0.021
fage8690	**-0.165**	-0.059	**-0.066**	**-0.077**	**-0.123**	**-0.102**	**-0.083**	**-0.191**	**-0.177**	**-0.141**	**-0.209**	**-0.211**	**-0.123**	
fage9195	*-0.055*	-0.060	0.007	-0.094	**-0.131**	*-0.096*	*-0.071*	**-0.236**	**-0.183**	**-0.125**	**-0.173**	**-0.181**	**-0.061**	
isced7	**0.020**	**0.022**	0.000	**0.017**	**0.009**	**0.019**	**0.012**	**0.019**	**0.015**	**0.014**	**0.022**	**0.032**	**0.021**	**0.021**
isced3	**0.013**	**0.019**	0.018	**0.009**	**0.013**	0.006	**0.010**	**0.010**	**0.011**	**0.008**	**0.019**	**0.020**	*0.007*	**0.012**

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.4. Continued

	GSOEP	DK	NL	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
single	0.001	0.003	-0.002	-0.004	*-0.008*	0.000	0.002	-0.005	-0.005	-0.002	*-0.008*	0.004	0.000	-0.002
sep/divorced	-0.004	**-0.022**	**-0.016**	*-0.011*	**-0.017**	*-0.011*	-0.006	0.000	-0.007	**-0.022**	0.005	-0.004	**-0.014**	**-0.013**
widowed	0.004	0.014	0.006	0.000	0.002	0.009	-0.008	0.001	*-0.013*	**0.018**	0.008	-0.010	0.002	0.008
part_emp	-0.005	-0.011	*-0.006*	0.003	*-0.014*	**-0.035**	-0.004	*-0.015*	-0.001	-0.001	0.004	-0.002	0.000	**-0.021**
selfemploy	-0.001	-0.026		0.005	0.002			0.009	**-0.015**		0.000	-0.004	0.004	**0.037**
military	0.003	-0.007	0.001		0.006	**0.022**	0.003	**0.006**	0.003	-0.002	0.004	-0.006	*-0.007*	-0.002
student	-0.001	-0.003	-0.003	-0.005	**-0.013**	**0.018**	-0.003	0.001	**-0.014**	0.004	**-0.011**	**0.010**	0.005	0.003
unemployed	**-0.040**	**-0.027**	**-0.044**	*-0.011*	*-0.010*	-0.008	**-0.029**	-0.004	-0.006	**-0.012**	**-0.022**	**-0.041**	-0.006	*-0.013*
housework	**-0.026**	*-0.026*	**-0.026**	-0.007	**-0.062**	0.005	**-0.013**	*-0.006*	**-0.010**	**-0.008**	**-0.028**	**-0.013**	-0.005	-0.005
inactive	**-0.053**	**-0.088**	**-0.056**	**-0.164**		**0.012**	**-0.101**	**-0.094**	**-0.161**	**-0.091**	**-0.138**	**-0.152**	*-0.086*	**-0.161**
retired	**-0.081**	**-0.101**	*-0.020*	-0.009	**-0.032**	-0.011	-0.008	**-0.023**	**-0.040**	**-0.023**	**-0.098**	**-0.030**	**-0.052**	**-0.079**
lninc_ppp	**0.017**	**0.014**	**0.009**	**0.008**	**0.015**	**0.020**	**0.010**	**0.006**	**0.011**	**0.008**	**0.020**	**0.010**	**0.007**	**0.013**
nch04	*0.006*	0.002	**0.005**	0.001	**0.007**	-0.002	-0.003	0.001	0.002	-0.003	0.004	0.003	0.000	0.002
nch511	**0.008**	0.000	**0.005**	0.000	-0.001	0.000	-0.001	-0.003	0.003	0.002	0.002	0.003	-0.002	-0.002
nch1217	*0.004*	-0.001	*0.002*	0.000	0.000	-0.003	0.000	0.002	**0.004**	0.000	0.001	0.002	0.000	0.001
nad18	-0.002	-0.002	-0.002	-0.001	**-0.005**	**-0.008**	-0.002	0.000	0.001	**-0.003**	**-0.006**	-0.002	-0.003	-0.002
Constant	**0.768**	**0.813**	**0.847**	**0.866**	**0.811**	**0.751**	**0.860**	**0.882**	**0.895**	**0.876**	**0.752**	**0.863**	**0.879**	**0.815**
N	10400	3703	8467	4202	9837	8304	3997	13240	9182	11901	10878	5559	5063	5012
Likelihood	-17349	-6167	-12473	-6142	-17348	-14761	-5459	-20463	-15387	-19091	-16526	-9032	-6781	-8380

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.5. Logit regression results (estimated coefficients) for chronic illness (1995), controlling for age-gender only (see Equation (3)).

	GSOEP	DK	NL	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
mage2125	*0.686*	0.168	0.001	0.520	0.229	0.440	0.156	0.459	0.199	*1.191*	-0.018	-0.450	0.140	0.108
mage2630	**0.916**	0.326	-0.047	0.731	*0.557*	**0.729**	0.019	0.439	*0.536*	**1.469**	0.379	-0.098	0.391	0.252
mage3135	**0.862**	0.468	-0.008	*0.923*	*0.589*	**0.935**	-0.127	*0.778*	*0.568*	*1.309*	0.023	-0.150	0.130	0.114
mage3640	**1.331**	*0.521*	0.331	**1.528**	**0.961**	**0.681**	0.365	**0.991**	**0.687**	**1.670**	0.361	0.487	0.396	0.146
mage4145	**1.503**	*0.578*	*0.580*	**1.188**	**0.927**	**1.246**	**0.878**	**1.368**	**0.925**	**2.127**	0.458	**1.007**	0.442	0.338
mage4650	**2.039**	0.500	*0.608*	**1.348**	**1.027**	**1.298**	**0.781**	**1.477**	**1.449**	**2.391**	*0.688*	**1.283**	**0.957**	**0.667**
mage5155	**2.245**	*0.746*	**1.182**	**2.038**	**1.501**	**1.948**	**1.177**	**1.968**	**1.799**	**2.882**	**1.236**	**1.445**	**1.310**	**0.843**
mage5660	**2.669**	**0.985**	**1.493**	**2.143**	**1.641**	**2.119**	**1.352**	**2.119**	**2.297**	**3.136**	**1.682**	**2.054**	**2.078**	**1.182**
mage6165	**3.023**	**1.274**	**1.681**	**2.415**	**2.261**	**2.438**	**1.909**	**2.427**	**2.543**	**3.554**	**1.734**	**1.711**	**2.157**	**1.745**
mage6670	**3.774**	**1.517**	**1.485**	**2.327**	**2.536**	**2.286**	**1.915**	**2.658**	**2.303**	**3.952**	**2.014**	**1.801**	**2.314**	**1.762**
mage7175	**3.893**	**1.379**	**1.581**	**2.498**	**2.626**	**2.443**	**2.024**	**3.003**	**2.798**	**4.032**	**2.191**	**2.238**	**3.006**	**1.890**
mage7680	**3.551**	**1.528**	**1.683**	**2.909**	**3.290**	**2.818**	**2.050**	**3.268**	**3.009**	**3.938**	**2.486**	**2.449**	**3.348**	**2.034**
mage8185	**3.195**	**1.500**	**2.103**	**2.936**	**3.530**	**3.602**	**1.935**	**3.773**	**3.127**	**4.424**	**1.995**	**2.452**	**5.365**	**2.533**
mage8690	**4.404**	**2.259**	**2.133**	**2.412**	**3.838**	**4.267**	*1.258*	**3.772**	**3.245**	**4.629**	**2.017**	**2.736**	**3.428**	
mage9195														
fage1620	*0.560*	0.339	0.218	0.510	0.385	0.350	-0.269	0.212	-0.078	0.007	-0.400	-0.526	0.067	0.190
fage2125	**0.759**	0.322	-0.194	0.613	0.228	**0.688**	-0.156	-0.161	-0.175	0.527	0.138	-0.543	0.346	0.199
fage2630	**1.003**	-0.041	0.315	0.372	0.469	*0.513*	0.159	0.387	0.287	0.844	-0.075	-0.195	0.339	0.235
fage3135	**1.210**	*0.615*	*0.574*	0.456	0.478	**0.900**	0.402	*0.700*	0.338	**1.781**	0.176	0.029	0.232	0.303
fage3640	**1.588**	*0.529*	*0.578*	*1.104*	**0.701**	**1.101**	0.433	0.298	**0.886**	**1.997**	0.528	0.340	*0.521*	*0.445*
fage4145	**1.609**	*0.631*	*0.628*	**1.587**	**0.986**	**1.384**	**0.836**	**0.983**	**1.093**	**2.166**	**0.780**	*0.619*	**0.879**	**0.787**
fage4650	**2.042**	**0.699**	**0.828**	**1.530**	**1.320**	**1.626**	**0.979**	**1.487**	**1.433**	**2.562**	**1.013**	**0.899**	**1.226**	**0.783**
fage5155	**2.437**	**1.078**	**1.120**	**1.990**	**1.692**	**2.121**	**1.024**	**1.814**	**1.932**	**3.032**	**1.465**	**1.429**	**1.469**	**1.216**
fage5660	**2.745**	**1.397**	**1.448**	**2.115**	**1.915**	**2.535**	**1.319**	**2.229**	**2.391**	**3.229**	**1.732**	**1.393**	**2.120**	**1.503**
fage6165	**3.008**	**1.629**	**1.202**	**2.229**	**2.281**	**2.298**	**1.757**	**2.580**	**2.624**	**3.635**	**1.968**	**1.631**	**2.269**	**1.693**
fage6670	**3.084**	**1.699**	**1.671**	**2.347**	**2.621**	**2.760**	**2.069**	**2.919**	**2.822**	**3.775**	**2.102**	**1.991**	**2.474**	**2.064**
fage7175	**3.472**	**1.966**	**1.877**	**2.629**	**2.913**	**3.101**	**2.182**	**3.173**	**2.812**	**3.990**	**2.030**	**1.908**	**2.546**	**2.452**
fage7680	**3.840**	**1.881**	**1.977**	**2.761**	**3.060**	**3.561**	**2.387**	**3.528**	**2.954**	**4.192**	**2.175**	**2.417**	**2.689**	**2.861**
fage8185	**3.773**	**2.019**	**1.912**	**3.253**	**3.592**	**3.492**	**2.286**	**3.666**	**3.110**	**4.297**	**2.265**	**2.514**	**3.752**	**2.691**
fage8690	**4.183**	**2.380**	**2.430**	**3.278**	**4.389**	**5.012**	**2.414**	**3.731**	**2.707**	**4.144**	**2.359**	**2.799**	**3.401**	
fage9195														
Constant	-2.414	**-1.695**	**-1.917**	**-3.124**	**-2.783**	**-2.155**	**-2.385**	**-3.640**	**-2.816**	**-4.389**	**-2.263**	**-2.178**	**-1.578**	**-1.021**
N	12513	5501	9148	6402	13300	8681	8470	17771	15909	12074	11766	7435	8168	5891
Likelihood	-8486	-3172	-4802	-2829	-5948	-4920	-3703	-6147	-7154	-4735	-5664	-3548	-4673	-3624

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.6. Logit regression results (estimated coefficients) for chronic illness (1995), controlling for age-gender and socio-economic characteristics (see Equation (4)).

	GSOEP	DK	NL	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
mage2125	**0.858**	0.116	-0.067	0.550	0.516	*0.663*	0.381	0.526	0.102	**2.060**	0.146	-0.485	0.217	0.564
mage2630	**1.121**	0.496	0.152	0.863	*1.139*	**0.956**	0.183	0.562	*0.486*	**2.677**	0.496	-0.060	0.496	0.850
mage3135	**1.198**	0.605	0.430	1.287	*1.142*	**1.142**	0.276	**1.182**	*0.624*	**2.596**	0.306	-0.039	0.406	0.733
mage3640	**1.704**	*0.674*	*0.674*	*1.872*	**1.615**	**0.932**	0.641	**1.422**	**0.773**	**3.088**	0.516	*0.660*	*0.617*	0.755
mage4145	**1.806**	0.623	**0.900**	1.598	**1.491**	**1.321**	**1.234**	**1.787**	**0.995**	**3.443**	0.689	**1.213**	*0.538*	0.967
mage4650	**2.146**	0.432	**0.878**	1.336	**1.582**	**1.396**	*0.977*	**1.857**	**1.329**	**3.627**	**0.966**	**1.479**	**1.024**	1.165
mage5155	**2.340**	0.710	**1.382**	**2.319**	**1.991**	**1.993**	**1.434**	**2.244**	**1.557**	**3.858**	**1.386**	**1.571**	**1.201**	1.192
mage5660	**2.521**	0.721	**1.356**	*1.680*	**1.679**	**2.028**	**1.286**	**2.215**	**1.755**	**3.891**	**1.565**	**1.686**	**1.495**	*1.512*
mage6165	**2.409**	0.117	**1.394**	*1.978*	**1.839**	**2.171**	**1.947**	**2.382**	**1.666**	**3.962**	**1.405**	**0.893**	*0.695*	*1.438*
mage6670	**3.055**	-0.099	**1.225**	*2.108*	**2.006**	**2.248**	**1.753**	**2.438**	**1.569**	**4.190**	**1.446**	**0.921**	0.536	0.690
mage7175	**3.213**	-0.440	**1.359**	**2.242**	**2.048**	**2.388**	**1.832**	**2.954**	**2.088**	**4.259**	**1.475**	**1.366**	**1.151**	0.727
mage7680	**2.763**	-0.351	**1.282**	**2.662**	**2.757**	**2.664**	**1.905**	**3.024**	**2.283**	**4.035**	**1.688**	**1.700**	**1.536**	0.736
mage8185	**2.443**	-0.397	**1.452**	**2.568**	**2.947**	**3.520**	**1.620**	**3.537**	**2.399**	**4.533**	**1.188**	**1.431**	**3.627**	1.178
mage8690	**3.702**	0.458	**1.715**	1.799	**3.266**	**4.011**	**0.878**	**3.414**	**2.498**	**4.723**	*1.081*	**1.753**	*1.598*	
mage9195														
fage1620	*0.813*	0.362	0.330	-0.168	0.290	0.441	-0.349	-0.008	0.010	0.683	-0.477	-0.627	-0.038	0.985
fage2125	*0.734*	0.240	-0.206	0.776	0.385	**0.959**	0.094	-0.099	-0.074	*1.540*	0.379	-0.660	0.409	0.806
fage2630	**1.239**	-0.083	0.460	0.709	*0.932*	*0.790*	0.540	0.604	0.206	*1.914*	0.169	-0.274	*0.569*	0.775
fage3135	**1.514**	*0.696*	0.571	0.895	0.809	**1.101**	0.672	*0.866*	0.263	**2.836**	0.311	-0.008	*0.607*	1.001
fage3640	**1.892**	0.605	0.548	1.247	*0.944*	**1.292**	0.600	0.353	**0.812**	**3.040**	0.633	0.352	**0.848**	1.132
fage4145	**1.696**	*0.654*	0.436	1.594	**1.160**	**1.417**	*0.837*	**1.027**	**0.898**	**2.981**	*0.808*	0.642	**1.041**	*1.296*
fage4650	**2.030**	0.577	*0.656*	*1.565*	**1.388**	**1.677**	**1.149**	**1.358**	**1.126**	**3.181**	**1.016**	**0.852**	**1.259**	1.190
fage5155	**2.347**	*0.753*	**0.929**	*1.980*	**1.674**	**2.082**	**1.141**	**1.746**	**1.610**	**3.614**	**1.361**	**1.232**	**1.401**	**1.628**
fage5660	**2.487**	*0.803*	**0.991**	*1.658*	**1.608**	**2.543**	**1.304**	**2.022**	**2.025**	**3.594**	**1.533**	**0.853**	**1.637**	**1.720**
fage6165	**2.382**	0.157	*0.732*	*1.963*	**1.686**	**2.260**	**1.774**	**2.192**	**2.135**	**3.886**	**1.498**	*0.860*	**0.842**	*1.316*
fage6670	**2.221**	-0.100	**1.216**	*2.055*	**1.973**	**2.588**	**1.964**	**2.665**	**2.225**	**3.947**	**1.386**	**1.172**	0.644	0.844
fage7175	**2.608**	0.064	**1.398**	**2.266**	**2.227**	**2.901**	**2.073**	**2.907**	**2.178**	**4.093**	**1.273**	**0.958**	0.624	1.229
fage7680	**2.946**	-0.125	**1.472**	**2.355**	**2.265**	**3.350**	**2.188**	**3.346**	**2.223**	**4.300**	**1.233**	**1.483**	*0.800*	*1.636*
fage8185	**2.866**	0.038	**1.404**	**2.953**	**2.895**	**3.306**	**2.105**	**3.350**	**2.300**	**4.374**	**1.405**	**1.605**	**1.879**	*1.433*
fage8690	**3.254**	0.338	**2.074**	**2.896**	**3.562**	**4.730**	**2.182**	**3.086**	**1.589**	**4.213**	**1.355**	**1.840**	*1.577*	
fage9195														
isced2	**0.599**	**0.277**	*0.265*	**0.326**	**0.712**	0.138	**0.428**	0.226	**0.459**	**0.428**	0.454	0.326	**0.448**	**0.325**
isced3	**0.308**	0.037	0.123	0.057	**0.369**	-0.070	0.296	0.025	0.062	0.102	-0.233	0.125	**0.320**	**0.259**

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.6. Continued

	GSOEP	DK	NL	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
single	-0.110	0.013	**0.319**	*0.322*	**0.433**	-0.073	0.142	0.248	**0.293**	-0.020	0.250	*0.321*	0.054	0.000
sep/divorced	-0.104	*0.319*	*0.321*	0.268	**0.509**	0.043	*0.559*	0.213	0.324	0.211	0.303	0.234	*0.316*	0.200
widowed	-0.139	0.063	-0.057	0.074	*0.215*	0.075	0.257	0.078	-0.139	0.082	0.082	**0.401**	-0.105	-0.030
part_emp	-0.253	0.037	-0.082	-0.043	**0.545**	**-3.038**	-0.135	*0.459*	**-0.428**	**0.464**	**0.437**	0.312	0.017	**0.508**
military	0.006							-0.740	-0.430	0.002	0.851	-0.256		-0.669
selfemploy	-0.150	0.253	0.282	-0.513	0.088	-0.221	-0.099	-0.126	**0.315**	-0.059	-0.106	0.276	-0.443	-0.128
student	0.074	0.144	-0.180	0.742	*0.665*	0.214	**0.907**	-0.065	-0.292	0.632	-0.205	-0.240	*0.223*	0.100
unemployed	**0.468**	**0.562**	**1.066**	**0.842**	**0.681**	**0.483**	**0.790**	**0.482**	0.019	*0.453*	**0.547**	**1.074**	0.246	*0.283*
housework	*0.336*	*0.772*	**0.843**	**0.602**	**1.299**	*0.258*	**0.641**	**0.655**	**0.472**	**0.762**	**0.504**	**0.475**	0.136	-0.074
inactive	**0.763**	**1.276**	**1.244**	**3.644**	0.217	**3.082**	**4.967**	**1.734**	**2.148**	**3.041**	**2.366**	**1.562**	-0.002	**2.498**
retired	**0.940**	**2.013**	0.264	**0.718**	**1.111**	*0.273*	**0.926**	**0.682**	**0.854**	**0.945**	**1.276**	**1.098**	**2.014**	**1.786**
lninc_ppp	-0.036	-0.095	*-0.138*	0.009	-0.067	*-0.131*	-0.045	0.000	**-0.133**	-0.131	-0.058	*-0.017*	0.066	*-0.178*
nch04	-0.074	0.042	**-0.293**	-0.225	**-0.303**	*-0.209*	-0.078	0.024	-0.034	-0.230	-0.011	0.065	-0.049	-0.128
nch511	**-0.327**	-0.130	-0.040	-0.186	-0.014	0.028	0.034	-0.010	*-0.134*	*-0.194*	0.072	-0.003	*-0.172*	*-0.130*
nch1217	**-0.245**	0.026	0.021	0.081	-0.061	-0.019	-0.049	*0.140*	0.044	-0.126	0.062	-0.147	-0.009	*-0.156*
nad18	-0.036	0.051	0.009	-0.009	0.030	-0.030	0.033	0.013	-0.004	-0.034	0.035	0.041	*-0.124*	0.068
Constant	**-2.371**	-1.205	*-1.236*	**-3.868**	**-3.434**	-1.157	**-3.174**	**-4.424**	**-2.193**	**-4.629**	**-2.680**	-1.092	**-2.454**	-0.285
N	11568	5349	8570	5169	11168	7629	7680	16025	15772	11679	11348	7356	8114	5217
Likelihood	-6442	-2950	-4351	-2225	-5054	-4100	-3062	-4968	-6650	-4434	-5170	-3422	-4428	--3101

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.7. Logit regression results for chronic illness (2001), controlling for age-gender only (see Equation (3)).

	GSOEP	DK	NL	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
mage2125	0.155	0.370	0.364	-0.010	0.251	0.290	0.476	0.687	0.513	0.650	0.637	0.143	0.022	0.325
mage2630	0.448	*0.903*	*0.651*	*1.334*	0.325	0.399	0.400	**1.385**	**1.051**	1.008	0.821	0.022	0.034	0.100
mage3135	*0.663*	*1.125*	**0.849**	1.025	0.347	**0.848**	**1.434**	1.034	**1.278**	1.443	*1.003*	0.583	0.567	**0.633**
mage3640	**1.210**	0.686	**0.754**	*1.448*	0.253	**1.123**	0.736	*1.055*	**1.514**	*1.705*	*1.039*	0.634	0.509	0.330
mage4145	**1.290**	**1.241**	**0.964**	**1.594**	**0.837**	**1.151**	0.214	**1.504**	**1.738**	*2.022*	**1.110**	0.392	*0.641*	**0.802**
mage4650	**1.881**	**1.487**	**1.197**	**1.814**	**0.833**	**1.449**	0.821	**1.996**	**1.692**	*1.915*	*1.050*	**1.448**	*0.759*	**1.050**
mage5155	**1.943**	**1.195**	**1.476**	**1.625**	**0.905**	**1.534**	**1.202**	**2.329**	**2.059**	**2.766**	**1.311**	**1.722**	**1.217**	**1.468**
mage5660	**2.670**	**1.517**	**1.890**	**1.880**	**1.517**	**1.819**	**1.609**	**2.707**	**2.556**	**3.307**	**2.297**	**2.193**	**1.907**	**1.144**
mage6165	**2.701**	**1.993**	**1.716**	**1.917**	**1.419**	**2.210**	**1.862**	**2.997**	**2.888**	**3.279**	**2.616**	**2.001**	**2.515**	**1.914**
mage6670	**2.719**	**2.050**	**2.055**	**2.053**	**2.011**	**2.685**	**1.882**	**3.242**	**2.990**	**3.440**	**2.551**	**2.353**	**2.224**	**1.919**
mage7175	**3.471**	**2.093**	**2.099**	**3.020**	**2.405**	**2.643**	**2.769**	**3.664**	**2.886**	**4.139**	**2.633**	**2.244**	**2.827**	**2.320**
mage7680	**3.933**	**2.830**	**1.900**	**3.075**	**2.541**	**3.049**	**2.028**	**4.247**	**3.274**	**4.412**	**2.801**	**2.880**	**3.708**	**2.683**
mage8185	**3.503**	**2.771**	**2.044**	**2.851**	**3.077**	**2.935**	**2.047**	**4.143**	**3.549**	**4.178**	**2.877**	**3.050**	**2.438**	**3.274**
mage8690	**5.075**	**3.158**	**2.861**	**3.358**	**3.271**	**3.225**	**3.423**	**4.112**	**3.594**	**4.470**	**3.376**	**3.157**	**3.162**	
mage9195		0.353	**2.529**		**3.662**	**3.854**	**3.619**	**5.831**	**3.732**	**5.395**	**3.024**	*2.283*		
fage1620	*0.585*	*0.999*	**0.849**	0.675	-0.487	0.203	0.326	0.609	0.579	0.764	-0.295	-0.127	0.066	0.263
fage2125	*0.764*	**1.323**	0.507	0.909	0.027	*0.555*	-0.194	0.469	*0.950*	0.878	0.169	-0.905	0.438	**0.618**
fage2630	**0.896**	0.801	**0.938**	0.736	-0.199	**0.756**	0.622	0.413	0.334	0.678	0.472	-0.405	0.297	*0.462*
fage3135	**0.878**	*0.966*	**0.931**	*1.415*	0.198	**1.056**	0.784	**1.643**	**1.187**	1.146	0.494	0.431	**1.086**	**0.613**
fage3640	**1.446**	**1.407**	**1.082**	*1.198*	0.379	**1.152**	**1.129**	**1.308**	**1.303**	**1.968**	*0.992*	0.400	0.420	**0.606**
fage4145	**1.883**	**1.221**	**1.266**	*1.348*	**0.712**	**1.178**	0.788	**1.585**	**1.616**	*1.995*	**1.088**	0.770	**0.874**	**0.686**
fage4650	**1.989**	**1.221**	**1.465**	**1.684**	**1.110**	**1.681**	*1.164*	**1.554**	**1.938**	**2.420**	**1.688**	**1.226**	**1.213**	**1.099**
fage5155	**2.126**	**1.783**	**1.562**	*1.388*	**1.050**	**1.792**	**1.518**	**2.401**	**2.187**	**2.739**	**1.595**	**1.628**	**1.504**	**1.231**
fage5660	**2.558**	**2.015**	**1.875**	**1.877**	**1.419**	**2.020**	**1.206**	**2.882**	**2.694**	**3.433**	**2.227**	**2.187**	**1.917**	**1.676**
fage6165	**2.879**	**2.088**	**2.196**	**2.629**	**1.762**	**2.428**	**1.751**	**3.129**	**2.787**	**3.546**	**2.778**	**1.709**	**2.250**	**2.033**
fage6670	**3.071**	**2.224**	**1.901**	**2.723**	**2.263**	**2.706**	**2.092**	**3.301**	**3.282**	**3.856**	**2.689**	**2.238**	**2.578**	**2.412**
fage7175	**3.420**	**2.357**	**2.250**	**2.709**	**2.637**	**2.906**	**2.690**	**3.420**	**3.232**	**4.222**	**2.975**	**2.814**	**2.774**	**2.019**
fage7680	**3.930**	**2.398**	**2.637**	**3.086**	**2.934**	**3.723**	**2.849**	**4.188**	**3.493**	**4.393**	**3.070**	**2.890**	**3.654**	**2.555**
fage8185	**4.297**	**2.648**	**2.792**	**2.884**	**3.216**	**3.364**	**2.273**	**4.410**	**3.433**	**4.562**	**3.205**	**2.615**	**2.967**	**2.969**
fage8690	**4.694**	**2.145**	**3.346**	**2.841**	**3.054**	**3.740**	**3.579**	**4.655**	**3.557**	**4.285**	**2.803**	**3.435**	**3.024**	
fage9195		**2.769**	1.869	**4.644**	**3.243**	**4.402**	**0.985**	**4.759**	**3.489**	**4.946**	**2.911**	**4.001**	-0.110	
Constant	**-2.365**	**-2.043**	**-2.243**	**-3.219**	**-2.365**	**-1.881**	**-2.473**	**-4.429**	**-3.277**	**-4.480**	**-2.727**	**-2.880**	**-1.511**	**-1.131**
N	10596	3783	8601	4236	10119	8300	4012	13382	11921	9213	10915	5603	5632	5680
Likelihood	-5937	-2314	-4859	-1900	-4736	-4915	-1892	-4196	-5464	-3444	-5220	-2294	-3297	-3251

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.8. Logit regression results for chronic illness (2001), controlling for age-gender and socio-economic characteristics (see Equation (4)).

	GSOEP	DK	NL	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
mage2125	0.286	0.572	0.078	0.298	0.010	0.345	0.916	0.580	0.698	1.116	*0.971*	0.570	-0.013	0.935
mage2630	0.530	*1.238*	0.480	**2.621**	0.190	*0.736*	*1.046*	*1.263*	**1.330**	1.566	*1.083*	0.402	-0.111	0.743
mage3135	**0.929**	**1.700**	*0.861*	**2.530**	0.591	**1.311**	**2.029**	1.004	**1.695**	*2.010*	**1.466**	*1.038*	0.394	**1.417**
mage3640	**1.458**	**1.250**	**0.916**	**2.923**	0.460	**1.539**	**1.665**	*1.178*	**2.229**	**2.683**	**1.591**	*0.971*	0.329	*1.124*
mage4145	**1.352**	**1.702**	**1.049**	**3.032**	**1.029**	**1.665**	0.662	**1.774**	**2.223**	**3.093**	**1.864**	0.655	0.357	**1.529**
mage4650	**1.872**	**2.003**	**1.163**	**3.129**	**0.934**	**1.983**	*1.084*	**2.208**	**2.170**	**3.048**	**1.686**	**1.819**	0.490	**1.709**
mage5155	**1.957**	**1.697**	**1.278**	**2.840**	**0.876**	**2.002**	**2.069**	**2.373**	**2.338**	**3.520**	**1.967**	**2.048**	*0.811*	**2.057**
mage5660	**2.360**	**1.826**	**1.512**	**2.842**	**1.143**	**2.330**	**2.061**	**2.457**	**2.489**	**3.748**	**2.537**	**2.175**	**1.139**	**1.634**
mage6165	**1.912**	*1.386*	*0.935*	**2.561**	0.504	**2.570**	**2.362**	**2.513**	**2.267**	**3.345**	**2.622**	**1.559**	*0.836*	**1.877**
mage6670	**1.601**	1.110	**1.240**	**2.924**	**1.003**	**2.961**	**2.455**	**2.693**	**2.302**	**3.181**	**2.305**	**1.753**	0.398	1.093
mage7175	**2.287**	1.208	**1.317**	**3.929**	**1.416**	**2.799**	**3.155**	**3.082**	**2.069**	**3.864**	**2.186**	**1.614**	*0.954*	*1.373*
mage7680	**2.801**	*1.769*	**1.078**	**3.958**	**1.563**	**3.183**	**2.340**	**3.595**	**2.473**	**4.176**	**2.326**	**2.270**	*1.724*	**1.622**
mage8185	**2.301**	*1.612*	**1.282**	**3.685**	**2.034**	**3.042**	**2.320**	**3.468**	**2.758**	**3.837**	**2.192**	**2.367**	0.464	**2.039**
mage8690	**4.049**	*2.025*	**2.166**	**4.194**	**2.229**	**3.320**	**3.655**	**3.429**	**2.870**	**4.085**	**2.701**	**2.465**	1.228	
mage9195		-0.599	**2.237**		**2.481**	**3.957**	**3.913**	**5.104**	**3.185**	**4.931**	*2.343*	1.674	-0.038	
fage1620	*0.730*	*1.178*	*0.735*	0.722	-0.547	0.299	0.594	0.712	0.536	0.742	-0.184	0.058	0.333	1.047
fage2125	**0.865**	**1.455**	0.180	1.161	-0.092	**0.805**	0.548	0.390	**1.167**	1.419	0.690	-0.495	0.148	0.971
fage2630	0.667	*1.132*	0.653	**2.130**	-0.373	**1.192**	*1.085*	0.302	0.732	1.325	1.067	0.041	*0.852*	*1.134*
fage3135	0.926	**1.484**	*0.718*	**2.865**	0.231	**1.467**	**1.455**	*1.375*	**1.450**	*1.862*	*1.142*	0.498	0.226	*1.261*
fage3640	1.688	**1.891**	**0.873**	**2.364**	0.441	**1.637**	**1.607**	*1.091*	**1.600**	**2.833**	**1.694**	0.683	0.594	*1.345*
fage4145	2.046	**1.692**	**1.010**	**2.651**	*0.653*	**1.668**	**1.448**	**1.418**	**1.883**	**2.682**	**1.672**	*1.048*	*0.875*	*1.436*
fage4650	1.955	**1.581**	**0.998**	**2.873**	**0.895**	**2.179**	**1.764**	*1.313*	**2.054**	**2.871**	**2.175**	**1.400**	**1.052**	*1.650*
fage5155	1.952	**2.130**	**0.937**	**2.300**	0.626	**2.108**	**1.948**	**2.039**	**2.120**	**3.013**	**1.915**	**1.849**	**1.324**	*1.769*
fage5660	2.247	**1.998**	**1.194**	**2.741**	0.623	**2.360**	**1.598**	**2.334**	**2.399**	**3.546**	**2.263**	**2.033**	0.632	*1.961*
fage6165	2.217	*1.132*	**1.352**	**3.391**	*0.769*	**2.686**	**2.053**	**2.494**	**2.354**	**3.528**	**2.632**	**1.203**	0.611	*1.724*
fage6670	1.838	*1.127*	**1.032**	**3.507**	**1.198**	**2.974**	**2.405**	**2.588**	**2.701**	**3.652**	**2.271**	**1.635**	0.665	*1.555*
fage7175	2.216	*1.174*	**1.327**	**3.500**	**1.536**	**2.972**	**2.994**	**2.683**	**2.439**	**3.857**	**2.447**	**2.221**	**1.544**	0.967
fage7680	2.687	*1.200*	**1.722**	**3.825**	**1.821**	**3.769**	**3.136**	**3.402**	**2.762**	**4.031**	**2.419**	**2.280**	0.829	*1.490*
fage8185	3.076	*1.433*	**1.805**	**3.576**	**2.108**	**3.428**	**2.705**	**3.549**	**2.627**	**4.132**	**2.489**	**1.949**	0.870	**1.887**
fage8690	3.404	0.919	**2.390**	**3.514**	**1.914**	**3.823**	**3.876**	**3.806**	**2.640**	**3.794**	**1.887**	**2.534**	-2.488	
fage9195		1.796	0.676	**5.242**	**2.202**	**4.376**	1.460	**3.925**	**2.457**	**4.506**	**2.144**	**3.357**		
isced2	**0.428**	**0.589**	-0.281	*0.402*	**0.519**	**0.256**	**0.599**	**0.691**	**0.566**	**0.697**	**0.749**	0.226	0.088	**0.349**
isced3	0.084	0.126	-0.516	*0.354*	-0.003	*0.215*	0.303	0.351	0.242	0.339	0.107	-0.108	-0.017	**0.251**

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.8. Continued

	GSOEP	DK	NL	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
single	*-0.353*	0.072	0.019	*0.461*	0.202	*0.193*	0.317	*0.358*	*0.317*	*0.398*	**0.440**	0.206	-0.182	0.109
sep/divorced	-0.281	0.028	**0.385**	**0.525**	0.224	**0.354**	0.088	-0.090	0.397	0.484	-0.046	0.050	0.236	0.130
widowed	-0.277	-0.288	0.059	0.173	-0.092	-0.048	-0.403	0.159	**-0.374**	0.186	0.123	0.091	0.317	-0.258
part_emp	0.033	0.055	0.059	-0.138	0.273	0.189	0.134	**0.755**	0.422	0.319	0.309	*-0.555*	0.110	**0.718**
military	0.033	0.727										-0.595	-0.308	1.738
selfemploy	-0.192	-0.163	-0.182	-0.224	-0.313	*-0.240*	0.063	*-0.450*	-0.077	0.275	-0.001	0.045	-0.003	0.076
student	0.008	0.314	0.004	*1.202*	0.235	0.021	**1.149**	-0.518	0.555	0.438	0.413	-0.387	-0.160	0.145
unemployed	**0.548**	0.217	**1.388**	**1.058**	**0.504**	0.023	**1.414**	*0.447*	**0.600**	*0.657*	0.409	**1.382**	0.177	*0.385*
housework	0.055	0.250	**0.722**	*0.519*	**1.158**	-0.090	**0.981**	**0.702**	**0.859**	**0.805**	**0.767**	**0.582**	0.170	0.129
inactive	**1.238**	**2.025**	**0.996**	**3.899**		-0.577	**3.929**	**2.028**	**2.524**	**2.900**	**2.510**	**3.248**	**1.951**	**1.937**
retired	**0.977**	**1.477**	0.175	*0.559*	**0.946**	0.146	**0.797**	**0.679**	**1.441**	**1.179**	**1.352**	**1.011**	**1.713**	**1.721**
lninc_ppp	*-0.271*	0.028	**-0.272**	0.049	**-0.321**	**-0.321**	0.067	-0.043	-0.064	-0.095	**-0.216**	*-0.227*	-0.076	-0.075
nch04	**-0.421**	-0.081	**-0.287**	-0.633	**-0.400**	-0.035	-0.220	-0.218	0.060	-0.078	*-0.317*	*-0.453*	-0.030	**-0.304**
nch511	**-0.379**	-0.138	**-0.340**	*-0.007*	**-0.238**	-0.069	0.010	0.169	*-0.354*	*-0.307*	-0.021	0.044	0.020	-0.062
nch1217	*-0.204*	0.004	**-0.189**	-0.248	**-0.213**	-0.070	-0.164	-0.204	-0.114	*-0.223*	-0.042	0.199	0.019	-0.125
nad18	**-0.168**	-0.145	-0.014	**-0.062**	-0.071	0.010	*-0.111*	0.009	-0.018	*-0.096*	-0.002	-0.074	0.047	0.002
Constant	0.731	-2.664	0.812	**-5.364**	0.484	0.654	**-4.431**	**-5.090**	**-3.724**	**-4.914**	*-2.247*	-0.993	-0.700	**-1.377**
N	9898	3661	8463	4127	9201	7343	3948	13092	11893	9173	10832	5550	5601	5010
Likelihood	-5334	-2159	-4611	-1714	-4169	-4251	-1615	-3990	-4994	-3250	-4753	-2178	-3177	-3009

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.9. Negative binomial regression results (estimated coefficients) for GP utilisation (1995), controlling for age-gender only (see Equation (5)).

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
mage2125	0.068	-0.043	0.013	-0.062	-0.105	0.084	0.046	0.096	-0.098	-0.008	0.129	0.039
mage2630	-0.075	-0.097	0.172	-0.240	-0.039	0.222	0.102	**0.576**	-0.040	0.154	0.163	-0.123
mage3135	-0.049	0.017	*0.278*	-0.144	-0.015	*0.382*	*0.215*	**0.772**	0.222	**0.524**	0.013	*-0.257*
mage3640	0.029	-0.029	0.235	0.101	-0.123	0.593	**0.368**	**0.975**	*0.257*	**0.428**	0.239	-0.221
mage4145	**0.396**	-0.075	0.216	-0.082	0.086	*0.389*	**0.535**	**1.279**	0.172	**0.615**	**0.466**	-0.179
mage4650	**0.437**	-0.121	0.246	0.050	-0.065	**0.512**	**0.586**	**1.588**	**0.427**	**0.959**	**0.557**	-0.162
mage5155	**0.722**	0.074	*0.327*	*0.353*	0.186	**0.625**	**0.926**	**1.786**	**0.673**	**1.029**	**1.024**	-0.105
mage5660	**0.815**	0.233	**0.395**	**0.703**	**0.484**	**0.964**	**1.118**	**1.964**	**1.052**	**1.161**	**1.112**	0.175
mage6165	**1.146**	0.273	**1.054**	**0.750**	**0.569**	**1.091**	**1.299**	**2.317**	**1.343**	**1.480**	**0.955**	0.056
mage6670	**1.036**	*0.367*	**0.696**	**0.915**	**0.830**	**1.232**	**1.489**	**2.639**	**1.304**	**1.483**	**1.325**	0.105
mage7175	**1.335**	**0.717**	**0.961**	**1.017**	**0.785**	**1.246**	**1.666**	**2.798**	**1.435**	**1.625**	**1.502**	*0.360*
mage7680		**0.615**	**1.058**	**1.034**	**0.724**	**1.618**	**1.823**	**3.024**	**1.507**	**1.611**	**1.758**	0.263
mage8185		*0.534*	**1.318**	**1.246**	**0.913**	**1.696**	**2.119**	**2.897**	**1.597**	**1.644**	**1.485**	0.399
mage8690		**0.813**	**0.943**	**1.333**	**0.637**	**1.787**	**1.931**	**3.225**	**1.474**	**1.594**	**1.907**	**0.803**
mage9195												
fage1620	0.340	**0.838**	**0.683**	0.218	**0.843**	**0.466**	**0.368**	**0.593**	**0.342**	0.200	*0.254*	0.149
fage2125	**0.388**	**0.710**	**0.600**	0.239	**0.826**	**0.806**	**0.437**	**0.721**	**0.305**	**0.593**	*0.278*	*0.283*
fage2630	0.255	**0.486**	**0.831**	0.235	**0.897**	**1.048**	**0.668**	**0.887**	**0.411**	**0.765**	**0.469**	0.225
fage3135	**0.426**	*0.376*	**0.836**	0.205	**0.688**	**0.998**	**0.798**	**1.234**	*0.200*	**0.906**	**0.582**	0.141
fage3640	**0.546**	*0.356*	**0.710**	0.092	**0.468**	**0.930**	**0.764**	**1.534**	**0.595**	**1.082**	**0.675**	-0.039
fage4145	**0.511**	0.206	**0.768**	*0.338*	**0.652**	**1.019**	**0.945**	**1.681**	**0.773**	**1.234**	**0.626**	-0.041
fage4650	**0.580**	**0.498**	**0.705**	*0.334*	**0.628**	**0.872**	**1.023**	**1.848**	**1.071**	**1.304**	**0.768**	0.140
fage5155	**0.792**	**0.532**	**0.873**	**0.616**	**0.624**	**0.962**	**1.238**	**2.340**	**1.298**	**1.467**	**1.114**	0.205
fage5660	**1.012**	**0.673**	**1.072**	**0.627**	**0.799**	**1.024**	**1.417**	**2.350**	**1.532**	**1.662**	**1.271**	0.166
fage6165	**1.049**	**0.649**	**0.872**	**0.959**	**0.811**	**1.270**	**1.574**	**2.768**	**1.676**	**1.742**	**1.388**	0.176
fage6670	**1.212**	**0.585**	**1.232**	**1.112**	**0.921**	**1.380**	**1.638**	**2.771**	**1.505**	**1.754**	**1.466**	0.219
fage7175	**1.482**	**0.809**	**1.224**	**1.096**	**1.022**	**1.494**	**1.808**	**2.907**	**1.581**	**1.803**	**1.522**	0.164
fage7680		**0.971**	**1.150**	**1.357**	**0.790**	**1.807**	**1.924**	**3.093**	**1.653**	**1.799**	**1.697**	*0.382*
fage8185		**0.790**	**1.414**	**1.372**	**0.873**	**1.675**	**1.800**	**3.070**	**1.640**	**1.858**	**1.919**	0.258
fage8690		*0.397*	**1.275**	**1.465**	**0.885**	**1.803**	**1.992**	**3.147**	**1.413**	**1.896**	**1.818**	0.450
fage9195												
Constant	**0.867**	**0.674**	**0.356**	**1.117**	**0.696**	**0.340**	**0.311**	**-1.290**	**0.442**	**-0.071**	**0.687**	**0.729**
N	8552	5353	8878	5478	7033	7694	16065	11710	15698	11361	7357	7461
Likelihood	-21971	-11591	-19064	-14423	-16548	-17620	-36261	-19914	-35651	-24281	-18680	-14717

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.10. Negative binomial regression results (estimated coefficients) for GP utilisation (1995), controlling for age-gender and socio-economic characteristics (see Equation (6)).

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
mage2125	-0.026	-0.080	-0.007	-0.039	-0.057	0.169	0.068	0.116	-0.101	-0.028	0.131	0.011
mage2630	-0.159	-0.150	0.174	-0.132	-0.038	0.196	0.140	*0.560*	-0.047	0.019	0.083	-0.224
mage3135	-0.117	-0.031	0.245	-0.063	-0.071	0.196	*0.227*	**0.698**	0.132	*0.302*	-0.111	*-0.390*
mage3640	-0.004	-0.077	0.297	0.072	-0.192	*0.402*	**0.378**	**0.802**	0.150	0.201	0.043	*-0.394*
mage4145	*0.359*	-0.151	0.260	-0.035	0.010	0.284	**0.526**	**1.026**	0.037	*0.382*	0.270	*-0.315*
mage4650	0.300	-0.197	0.241	-0.016	-0.135	*0.419*	**0.567**	**1.292**	0.234	**0.654**	*0.365*	-0.288
mage5155	**0.474**	-0.067	0.244	0.251	0.085	*0.367*	**0.849**	**1.420**	**0.423**	**0.695**	**0.773**	-0.252
mage5660	**0.485**	-0.089	0.223	0.402	*0.279*	**0.563**	**0.985**	**1.510**	**0.624**	**0.687**	**0.649**	-0.091
mage6165	**0.546**	-0.319	**0.750**	0.299	0.187	**0.657**	**1.071**	**1.735**	**0.734**	**0.937**	0.292	*-0.345*
mage6670	*0.369*	*-0.414*	*0.401*	*0.509*	0.249	**0.735**	**1.199**	**1.969**	**0.772**	**0.800**	**0.638**	*-0.386*
mage7175	**0.677**	-0.154	**0.690**	*0.568*	0.187	**0.696**	**1.356**	**2.114**	**0.868**	**0.912**	**0.785**	-0.168
mage7680		-0.276	**0.690**	*0.596*	0.131	**1.061**	**1.505**	**2.288**	**0.939**	**0.848**	**1.069**	-0.270
mage8185		-0.358	**0.820**	**0.830**	0.268	**1.112**	**1.763**	**2.175**	**1.033**	**0.882**	**0.725**	-0.140
mage8690		-0.023	0.579	*0.908*	0.035	**1.130**	**1.566**	**2.464**	**0.869**	**0.864**	**1.151**	0.292
mage9195												
fage1620	0.250	**0.745**	**0.688**	0.171	**0.797**	**0.523**	**0.408**	**0.578**	**0.339**	0.193	*0.237*	0.188
fage2125	0.221	**0.629**	**0.525**	0.206	**0.748**	**0.769**	**0.477**	**0.703**	**0.295**	**0.548**	*0.217*	0.264
fage2630	0.090	*0.354*	**0.702**	0.284	**0.707**	**0.888**	**0.634**	**0.758**	**0.314**	**0.559**	*0.247*	0.143
fage3135	0.234	*0.321*	**0.679**	0.228	**0.495**	**0.760**	**0.735**	**1.022**	0.067	**0.663**	*0.328*	0.008
fage3640	**0.415**	0.321	**0.566**	0.055	0.241	**0.671**	**0.702**	**1.276**	**0.411**	**0.780**	**0.437**	-0.179
fage4145	*0.325*	0.163	**0.619**	0.209	**0.442**	**0.657**	**0.882**	**1.355**	**0.491**	**0.939**	**0.411**	-0.153
fage4650	0.284	0.323	**0.481**	0.206	**0.447**	**0.593**	**0.965**	**1.515**	**0.650**	**0.938**	**0.525**	0.001
fage5155	**0.491**	0.255	**0.627**	0.427	**0.414**	**0.622**	**1.133**	**1.964**	**0.859**	**1.065**	**0.754**	0.041
fage5660	**0.540**	0.203	**0.723**	0.238	**0.481**	**0.626**	**1.262**	**1.880**	**1.058**	**1.222**	**0.717**	-0.093
fage6165	**0.466**	-0.105	**0.482**	*0.542*	0.286	**0.803**	**1.287**	**2.251**	**1.170**	**1.149**	**0.800**	-0.269
fage6670	**0.533**	-0.288	**0.773**	**0.668**	*0.347*	**0.840**	**1.347**	**2.177**	**0.987**	**1.086**	**0.829**	-0.315
fage7175	**0.803**	-0.107	**0.766**	**0.624**	**0.434**	**0.908**	**1.517**	**2.270**	**1.044**	**1.110**	**0.864**	-0.363
fage7680		0.046	**0.670**	**0.846**	0.201	**1.215**	**1.626**	**2.422**	**1.083**	**1.080**	**1.016**	-0.206
fage8185		-0.107	**0.877**	**0.880**	0.273	**1.064**	**1.476**	**2.404**	**1.021**	**1.124**	**1.270**	-0.315
fage8690		*-0.497*	**0.650**	**0.980**	0.268	**1.164**	**1.658**	**2.521**	**0.744**	**1.117**	**1.192**	-0.083
fage9195												
isced7	**-0.227**	**-0.158**	**-0.309**	**-0.325**	**-0.156**	**-0.184**	**-0.288**	**-0.290**	**-0.382**	**-0.338**	**-0.305**	**-0.266**
isced3	-0.005	**-0.141**	-0.052	*-0.107*	-0.028	**-0.209**	**-0.107**	**-0.160**	**-0.216**	**-0.164**	*-0.079*	*-0.086*

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.10. Continued

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
single	-0.052	-0.048	-0.105	-0.089	*-0.117*	-0.088	0.000	**-0.426**	*-0.128*	**-0.213**	-0.076	-0.074
sep/divorced	0.064	0.032	0.100	0.072	*0.160*	**0.289**	0.085	-0.129	*0.285*	-0.087	0.139	0.104
widowed	-0.041	-0.107	0.153	0.032	0.013	**0.182**	0.015	-0.025	-0.001	-0.029	0.114	0.006
part_emp	0.142	0.040	0.049	0.073	0.033	0.004	0.210	0.015	0.024	-0.094	-0.035	0.006
selfemploy	-0.129	-0.080	**-0.297**	*-0.207*	-0.014	-0.061	**-0.236**	-0.088	0.041	0.006	**-0.207**	**-0.172**
military	-0.164	*-1.280*	-0.076		**0.558**		0.207	0.185	-0.179	*-0.686*	-0.268	0.185
student	**-0.306**	0.041	0.078	0.036	0.057	-0.031	*-0.139*	0.123	0.050	-0.097	**-0.315**	*-0.197*
unemployed	**0.299**	**0.657**	**0.427**	**0.375**	*0.213*	**0.322**	0.038	0.126	0.113	0.261	**0.463**	-0.013
housework	*0.155*	*0.530*	**0.305**	*0.249*	**0.404**	**0.393**	*0.087*	0.022	**0.293**	**0.166**	**0.194**	-0.092
retired	**0.546**	**0.914**	0.099	**0.352**		**0.536**	**0.258**	**0.320**	**0.404**	**0.531**	**0.526**	**0.322**
inactive	**0.555**	**0.526**	**0.486**	**1.085**	**0.580**	**1.505**	**0.710**	**0.826**	**0.789**	**0.792**	**0.591**	
lninc_ppp	-0.077	0.045	-0.033	-0.063	-0.039	-0.050	*-0.041*	-0.077	**-0.118**	0.031	-0.024	0.010
nch04	-0.053	0.018	0.052	-0.062	0.048	**0.143**	0.031	-0.021	-0.021	-0.089	0.047	0.046
nch511	-0.017	-0.078	-0.038	-0.048	0.016	-0.053	0.002	-0.063	-0.039	-0.048	-0.006	*0.059*
nch1217	**-0.150**	0.008	*-0.065*	0.005	0.038	0.016	-0.001	0.026	-0.020	-0.024	-0.004	-0.011
nad18	0.056	-0.084	-0.006	-0.024	0.003	-0.021	-0.026	-0.039	*0.037*	*-0.040*	-0.030	**-0.074**
Constant	**1.720**	0.478	**0.788**	**1.930**	**1.118**	*0.963*	**0.869**	-0.050	**1.637**	0.039	**1.236**	*1.043*
N	8552	5353	8878	5478	7033	7694	16065	11710	15698	11361	7357	7461
Likelihood	-21854	-11424	-18925	-14251	-16427	-17320	-36100	-19802	-35367	-24117	-18548	-14644

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.11. Negative binomial regression results (estimated coefficients) for GP utilisation (1995), controlling for age-gender, socio-economic characteristics and health status (see Equation (7)).

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
mage2125	-0.057	-0.126	-0.069	-0.176	-0.165	0.056	-0.003	-0.013	-0.098	-0.091	-0.002	-0.072
mage2630	-0.237	**-0.399**	0.045	-0.295	**-0.336**	0.048	0.025	0.301	-0.102	-0.154	-0.108	**-0.454**
mage3135	**-0.359**	-0.319	0.067	*-0.356*	**-0.458**	-0.035	0.033	0.373	-0.075	0.102	**-0.381**	**-0.634**
mage3640	*-0.253*	*-0.369*	0.016	-0.291	**-0.501**	0.176	0.074	0.410	-0.041	0.000	**-0.302**	**-0.749**
mage4145	-0.029	**-0.511**	-0.069	*-0.371*	**-0.387**	-0.037	0.140	**0.549**	*-0.219*	0.061	-0.108	**-0.713**
mage4650	-0.198	**-0.541**	-0.050	-0.364	**-0.548**	0.017	0.151	**0.683**	-0.093	0.211	*-0.289*	**-0.784**
mage5155	-0.133	**-0.480**	-0.153	-0.297	**-0.341**	0.020	**0.363**	**0.745**	0.028	0.233	0.033	**-0.756**
mage5660	-0.134	*-0.432*	-0.186	-0.091	-0.220	0.138	**0.454**	**0.835**	0.156	0.123	0.023	**-0.782**
mage6165	-0.083	*-0.451*	*0.398*	-0.113	-0.215	0.168	**0.517**	**0.946**	*0.274*	**0.373**	-0.170	**-0.824**
mage6670	-0.076	*-0.422*	0.082	-0.005	-0.135	0.255	**0.611**	**1.047**	*0.271*	*0.264*	0.083	**-0.841**
mage7175	0.150	-0.159	0.378	-0.005	-0.167	0.275	**0.649**	**1.177**	**0.353**	**0.345**	0.265	**-0.729**
mage7680		-0.206	0.267	0.038	-0.192	**0.508**	**0.753**	**1.297**	0.236	0.238	0.208	**-1.030**
mage8185		-0.394	*0.463*	0.183	-0.172	**0.637**	**0.789**	**1.136**	**0.419**	*0.382*	0.097	**-0.973**
mage8690		0.058	0.113	0.472	-0.272	*0.479*	**0.548**	**1.318**	0.264	0.279	0.355	-0.213
mage9195												
fage1620	0.293	**0.624**	**0.597**	0.266	**0.664**	**0.605**	**0.378**	**0.556**	**0.352**	*0.252*	**0.257**	0.194
fage2125	0.186	**0.485**	**0.462**	0.028	**0.617**	**0.773**	**0.419**	**0.600**	**0.278**	**0.465**	0.170	0.077
fage2630	-0.050	*0.281*	**0.520**	0.067	**0.491**	**0.752**	**0.483**	**0.555**	**0.286**	**0.504**	0.085	-0.033
fage3135	0.044	0.098	**0.403**	-0.129	0.212	**0.530**	**0.509**	**0.701**	-0.018	**0.403**	0.131	-0.246
fage3640	0.107	0.031	*0.316*	-0.241	-0.008	**0.424**	**0.427**	**0.876**	0.171	**0.438**	0.114	**-0.505**
fage4145	0.000	-0.128	*0.304*	-0.236	0.097	**0.393**	**0.539**	**0.876**	0.181	**0.571**	0.030	**-0.529**
fage4650	-0.036	-0.047	0.203	-0.215	0.028	*0.275*	**0.536**	**0.941**	*0.261*	**0.427**	0.065	**-0.493**
fage5155	-0.070	-0.181	0.273	-0.128	-0.006	0.258	**0.578**	**1.211**	**0.378**	**0.479**	0.194	**-0.547**
fage5660	-0.001	-0.253	*0.308*	-0.119	0.050	0.165	**0.700**	**1.124**	**0.444**	**0.561**	0.220	**-0.689**
fage6165	0.016	-0.263	0.217	0.065	-0.019	*0.384*	**0.719**	**1.362**	**0.506**	**0.555**	0.154	**-0.799**
fage6670	0.051	-0.323	*0.344*	0.089	-0.008	0.304	**0.697**	**1.244**	**0.347**	**0.510**	*0.273*	**-0.767**
fage7175	0.186	-0.209	*0.321*	0.035	-0.028	0.280	**0.748**	**1.288**	**0.350**	**0.542**	*0.303*	**-0.896**
fage7680		-0.053	0.282	0.247	-0.160	**0.581**	**0.764**	**1.338**	*0.294*	**0.426**	0.128	**-0.745**
fage8185		-0.302	*0.601*	0.178	-0.058	*0.489*	**0.565**	**1.342**	**0.434**	**0.523**	**0.484**	**-1.047**
fage8690		-0.343	0.250	0.439	-0.081	0.401	**0.696**	**1.445**	0.240	**0.438**	0.179	**-0.941**
fage9195												
isced7	-0.083	0.032	**-0.181**	**-0.156**	0.007	-0.022	**-0.199**	*-0.144*	**-0.254**	-0.117	-0.131	*-0.098*
isced3	0.025	-0.002	0.009	-0.024	*0.067*	**-0.107**	-0.019	-0.043	**-0.123**	0.004	0.024	-0.009

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.11. Continued

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
single	-0.115	-0.017	*-0.128*	*-0.154*	**-0.175**	*-0.137*	-0.050	**-0.393**	*-0.104*	**-0.221**	*-0.133*	*-0.098*
sep/divorced	-0.033	0.006	-0.015	0.008	0.065	*0.207*	0.053	**-0.236**	0.168	-0.153	0.104	0.046
widowed	-0.016	-0.059	0.077	0.038	-0.016	*0.134*	0.030	-0.018	0.073	-0.084	0.017	0.029
part_emp	0.075	-0.023	0.014	0.042	-0.025	-0.016	0.132	-0.037	0.010	-0.191	-0.036	-0.035
selfemploy	-0.037	**-0.218**	*-0.259*	**-0.244**	*-0.049*	-0.090	**-0.174**	-0.071	-0.083	-0.010	**-0.286**	**-0.270**
military	-0.118	-1.248	0.045		0.329		0.483	0.142	-0.063	-0.419	-0.311	0.063
student	*-0.174*	-0.016	0.111	-0.065	-0.074	-0.102	-0.058	0.091	0.080	-0.076	**-0.230**	**-0.280**
unemployed	0.084	**0.373**	**0.163**	0.161	0.103	0.100	-0.007	0.056	*0.125*	0.070	0.065	-0.093
housework	0.069	-0.072	0.107	0.036	*0.117*	**0.230**	0.036	-0.052	**0.206**	0.027	0.056	-0.153
retired	**0.258**	0.147	0.001	0.117		**0.223**	*0.101*	*0.130*	**0.209**	**0.160**	**0.190**	-0.059
inactive	0.259	0.197	0.029	*0.304*	*0.144*	**0.459**	0.114	0.139	**0.207**	0.108	0.046	
lninc_ppp	-0.019	**0.131**	0.016	-0.035	0.013	-0.019	-0.013	0.004	*-0.055*	**0.106**	*0.070*	0.060
nch04	-0.057	0.011	**0.115**	-0.042	**0.105**	**0.156**	0.054	0.007	0.006	-0.052	0.042	0.047
nch511	-0.046	-0.060	-0.025	-0.040	0.017	**-0.066**	0.005	-0.033	-0.040	-0.028	-0.009	*0.060*
nch1217	**-0.123**	-0.032	*-0.059*	-0.025	0.037	0.004	-0.013	0.051	-0.018	-0.042	-0.014	-0.024
nad18	0.029	**-0.101**	-0.033	-0.008	-0.011	**-0.044**	*-0.029*	**-0.053**	0.011	**-0.056**	**-0.062**	**-0.078**
good	-0.043	-0.255	**-0.535**	-0.102	-0.085	-0.057	**-0.434**	**-0.260**	*-0.166*	**-0.163**	**-0.436**	**-0.457**
fair	**-0.574**	**-0.799**	**-0.975**	**-0.690**	**-0.531**	**-0.331**	**-0.985**	**-0.494**	**-0.480**	**-0.643**	**-0.821**	**-0.931**
bad	**-1.211**	**-1.290**	**-1.490**	**-1.239**	**-0.986**	**-0.839**	**-1.379**	**-1.096**	**-1.143**	**-1.395**	**-1.426**	**-1.294**
very bad	**-1.724**	**-1.769**	**-1.970**	**-1.722**	**-1.407**	**-1.260**	**-1.882**	**-1.729**	**-1.443**	**-1.490**	**-1.809**	**-1.552**
chronic	**0.342**	**0.324**	**0.424**	**0.360**	**0.515**	**0.718**	**0.499**	**0.207**	**0.509**	**0.309**	**0.321**	**0.442**
Constant	**2.455**	*1.149*	**1.884**	**3.043**	**1.728**	**1.730**	**2.053**	**0.834**	**2.136**	**0.579**	**1.964**	**1.924**
N	8552	5353	8878	5478	7033	7694	16065	11710	15698	11361	7357	7461
Likelihood	-21105	-10902	-18125	-13698	-15550	-16508	-34803	-19259	-34321	-23271	-17833	-14200

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.12. Negative binomial regression results for GP utilisation (2001), controlling for age-gender only (see Equation (5)).

	DK	NL	BE	BHPS	IR	IT	GR	ES	PT	AU	FI
mage2125	*0.419*	0.140	-0.137	*0.219*	*0.400*	0.207	0.139	-0.052	0.128	-0.006	0.030
mage2630	*0.433*	0.052	**-0.498**	0.085	*0.403*	**0.442**	0.164	-0.074	*0.259*	0.068	-0.119
mage3135	0.166	0.136	*-0.251*	0.146	**0.933**	**0.270**	**0.545**	0.005	0.168	0.019	0.169
mage3640	0.241	0.241	-0.120	*0.207*	**0.569**	**0.407**	**0.573**	*0.319*	*0.299*	0.099	-0.027
mage4145	*0.475*	*0.312*	-0.109	*0.235*	**0.876**	**0.545**	**0.688**	**0.353**	**0.538**	*0.370*	-0.087
mage4650	0.257	*0.304*	0.113	**0.334**	**0.588**	**0.652**	**0.855**	**0.407**	**0.739**	*0.365*	0.309
mage5155	*0.465*	**0.384**	*0.333*	**0.340**	**1.016**	**0.944**	**1.378**	**0.653**	**0.984**	**0.662**	0.200
mage5660	**0.755**	**0.604**	**0.371**	**0.522**	**1.050**	**1.150**	**1.662**	**0.946**	**1.218**	**0.846**	0.300
mage6165	**0.880**	**0.593**	**0.663**	**0.735**	**1.376**	**1.399**	**1.842**	**1.135**	**1.376**	**0.885**	0.171
mage6670	**0.900**	**0.942**	**0.882**	**0.852**	**1.884**	**1.642**	**2.046**	**1.252**	**1.422**	**1.210**	0.331
mage7175	**1.083**	**1.005**	**1.286**	**0.821**	**1.692**	**1.832**	**2.203**	**1.466**	**1.582**	**1.320**	0.400
mage7680	**1.286**	**1.027**	**1.135**	**0.838**	**2.006**	**1.993**	**2.637**	**1.641**	**1.603**	**1.408**	0.419
mage8185	**1.440**	**1.015**	**1.230**	**0.879**	**1.744**	**2.050**	**2.577**	**1.489**	**1.592**	**1.752**	0.585
mage8690	**1.315**	**1.437**	**1.120**	**0.573**	**2.042**	**1.893**	**2.411**	**1.443**	**1.946**	**1.351**	*-0.046*
mage9195	**1.335**	**1.284**	**1.806**	**0.727**	**2.155**	**1.931**	**2.731**	**1.816**	**1.685**	**1.289**	-0.451
fage1620	**0.909**	**0.601**	0.145	**0.697**	**0.771**	**0.415**	*0.397*	**0.215**	**0.572**	0.046	*0.321*
fage2125	**1.187**	**0.714**	0.135	**0.771**	**1.185**	**0.623**	**0.510**	**0.480**	**0.708**	0.283	**0.434**
fage2630	**1.194**	**0.828**	*0.231*	**0.921**	**1.297**	**0.677**	**0.626**	**0.515**	**0.643**	*0.353*	**0.559**
fage3135	**0.976**	**0.727**	0.126	**0.744**	**1.313**	**0.835**	**0.886**	**0.515**	**0.734**	**0.460**	**0.442**
fage3640	**1.078**	**0.857**	0.186	**0.674**	**1.311**	**0.884**	**1.048**	**0.742**	**0.970**	**0.432**	**0.431**
fage4145	**0.624**	**0.637**	**0.421**	**0.627**	**1.149**	**0.860**	**1.190**	**0.658**	**1.085**	**0.455**	0.170
fage4650	**0.656**	**0.753**	**0.420**	**0.634**	**1.412**	**1.105**	**1.594**	**0.751**	**1.269**	**0.624**	0.255
fage5155	**1.070**	**0.771**	**0.600**	**0.815**	**1.200**	**1.242**	**1.787**	**1.142**	**1.381**	**0.775**	*0.294*
fage5660	**1.035**	**0.895**	**0.768**	**0.784**	**1.343**	**1.592**	**1.930**	**1.338**	**1.568**	**1.057**	**0.481**
fage6165	**1.270**	**1.123**	**0.746**	**0.937**	**1.533**	**1.636**	**2.206**	**1.502**	**1.629**	**1.148**	0.107
fage6670	**1.251**	**1.121**	**1.018**	**0.833**	**1.654**	**1.753**	**2.419**	**1.722**	**1.722**	**1.275**	*0.387*
fage7175	**1.114**	**1.404**	**1.198**	**0.988**	**1.802**	**1.879**	**2.439**	**1.610**	**1.661**	**1.501**	0.332
fage7680	**1.265**	**1.204**	**1.231**	**1.012**	**2.140**	**2.137**	**2.637**	**1.624**	**1.769**	**1.515**	0.275
fage8185	**1.620**	**1.106**	**1.286**	**0.913**	**1.903**	**1.795**	**2.754**	**1.738**	**1.734**	**1.600**	0.563
fage8690	**1.429**	**1.517**	**1.397**	**0.832**	**1.955**	**2.007**	**2.552**	**1.459**	**1.613**	**1.376**	0.465
fage9195	**2.600**	**1.507**	**1.113**	**0.619**	**1.536**	**2.137**	**2.621**	**1.117**	**1.365**	**1.761**	**-12.482**[34]
Constant	0.234	**0.325**	**1.084**	**0.537**	0.014	**0.402**	**-1.035**	**0.492**	-0.051	**0.808**	0.451
N	3696	8457	4713	8165	3982	13176	9182	11897	10874	5529	5061
Likelihood	-8090	-18081	-10676	-18444	-9109	-32860	-15329	-28131	-23065	-14068	-9688

[34] This result is driven by the fact that there are only three observations in this age group, with a maximum of two GP visits in the previous year.

Table B.13. Negative binomial regression results for GP utilisation (2001), controlling for age-gender and socio-economic characteristics (see Equation (6)).

	DK	NL	BE	BHPS	IR	IT	GR	ES	PT	AU	FI
mage2125	**0.533**	0.058	-0.087	0.202	*0.389*	*0.257*	0.213	-0.099	0.143	0.032	0.033
mage2630	**0.560**	-0.018	*-0.395*	0.089	0.327	**0.445**	0.200	-0.142	*0.258*	0.110	-0.177
mage3135	*0.421*	0.049	-0.128	0.141	**0.674**	*0.269*	*0.540*	-0.133	0.159	-0.015	0.098
mage3640	0.396	0.169	0.017	0.195	*0.371*	**0.409**	*0.514*	0.146	0.253	0.008	-0.115
mage4145	*0.589*	0.209	0.024	*0.251*	0.582	**0.523**	**0.674**	0.122	**0.479**	0.257	-0.180
mage4650	0.349	0.156	0.074	**0.356**	0.325	**0.604**	**0.841**	0.139	**0.605**	0.236	0.159
mage5155	*0.600*	0.208	0.211	**0.346**	**0.728**	**0.808**	**1.291**	0.289	**0.802**	**0.469**	0.017
mage5660	**0.675**	*0.353*	0.289	**0.496**	**0.653**	**0.898**	**1.455**	**0.472**	**0.954**	**0.436**	0.080
mage6165	0.555	0.249	0.402	**0.653**	**0.909**	**1.053**	**1.484**	**0.438**	**1.018**	0.310	-0.119
mage6670	0.273	**0.563**	**0.681**	**0.678**	**1.437**	**1.224**	**1.568**	**0.526**	**0.980**	**0.560**	0.008
mage7175	0.534	**0.644**	**1.077**	**0.612**	**1.155**	**1.379**	**1.701**	**0.729**	**1.071**	**0.679**	0.067
mage7680	*0.632*	**0.634**	**0.921**	**0.636**	**1.402**	**1.514**	**2.129**	**0.905**	**1.054**	**0.751**	0.087
mage8185	*0.807*	**0.623**	**0.971**	**0.671**	**1.097**	**1.553**	**2.039**	**0.742**	**1.021**	**1.097**	0.239
mage8690	0.668	**1.025**	**0.832**	*0.345*	**1.406**	**1.401**	**1.857**	**0.719**	**1.389**	*0.648*	-0.438
mage9195	0.622	0.951	**1.542**	*0.477*	**1.561**	**1.395**	**2.197**	**1.141**	**1.235**	0.619	-0.633
fage1620	**0.976**	**0.568**	0.163	**0.667**	**0.754**	**0.436**	*0.427*	*0.219*	**0.575**	0.147	**0.420**
fage2125	**1.325**	**0.632**	0.152	**0.725**	**1.202**	**0.632**	**0.513**	**0.431**	**0.727**	*0.302*	**0.479**
fage2630	**1.378**	**0.697**	*0.325*	**0.901**	**1.084**	**0.657**	**0.545**	**0.403**	**0.664**	0.290	**0.546**
fage3135	**1.165**	**0.554**	0.249	**0.713**	**1.001**	**0.791**	**0.786**	**0.322**	**0.724**	*0.325*	*0.381*
fage3640	**1.182**	**0.684**	*0.329*	**0.644**	**0.923**	**0.816**	**0.947**	**0.467**	**0.952**	0.306	0.331
fage4145	**0.690**	**0.455**	**0.459**	**0.594**	**0.868**	**0.770**	**1.085**	**0.371**	**0.982**	0.309	0.052
fage4650	**0.763**	**0.493**	*0.352*	**0.611**	**1.068**	**0.973**	**1.436**	**0.352**	**1.123**	*0.410*	0.073
fage5155	**1.087**	**0.437**	*0.381*	**0.781**	**0.887**	**1.045**	**1.536**	**0.674**	**1.163**	**0.535**	0.044
fage5660	**0.919**	**0.542**	**0.507**	**0.716**	**0.968**	**1.325**	**1.627**	**0.774**	**1.269**	**0.630**	0.216
fage6165	**0.696**	**0.734**	**0.502**	**0.757**	**1.076**	**1.287**	**1.824**	**0.895**	**1.278**	**0.594**	-0.215
fage6670	*0.627*	**0.743**	**0.775**	**0.636**	**1.107**	**1.351**	**1.964**	**1.073**	**1.277**	**0.713**	0.034
fage7175	0.423	**0.972**	**0.880**	**0.757**	**1.209**	**1.437**	**1.936**	**0.926**	**1.152**	**0.893**	-0.052
fage7680	*0.619*	**0.762**	**0.873**	**0.770**	**1.522**	**1.682**	**2.132**	**0.920**	**1.255**	**0.904**	-0.114
fage8185	**0.941**	**0.637**	**0.922**	**0.683**	**1.264**	**1.329**	**2.202**	**1.004**	**1.213**	**0.967**	0.185
fage8690	**0.729**	**1.020**	**1.016**	**0.622**	**1.282**	**1.487**	**1.986**	**0.685**	**1.083**	**0.758**	0.050
fage9195	*1.904*	**0.982**	*0.645*	0.401	**0.883**	**1.700**	**2.047**	0.281	**0.871**	**1.154**	**-15.685**[35]
isced7	**-0.308**	-0.076	**-0.289**	*-0.061*	**-0.225**	**-0.380**	**-0.231**	**-0.321**	**-0.291**	**-0.284**	**-0.322**
isced3	*-0.142*	-0.251	**-0.190**	0.040	-0.114	**-0.097**	*-0.121*	**-0.124**	**-0.145**	**-0.148**	*-0.107*

[35] This result is driven by the fact that there are only three observations in this age group, with a maximum of two GP visits in the previous year.

Table B.13. Continued

	DK	NL	BE	BHPS	IR	IT	GR	ES	PT	AU	FI
single	0.060	**-0.152**	-0.028	*-0.082*	*-0.161*	**-0.132**	-0.131	**-0.131**	*-0.109*	*-0.133*	**-0.197**
divorced/sep	**0.392**	0.101	0.064	0.069	-0.068	-0.101	0.065	0.060	-0.067	-0.030	*0.191*
widowed	0.023	0.064	*0.194*	-0.051	0.046	0.026	0.064	-0.094	-0.060	0.080	0.012
part_emp	0.101	-0.017	-0.081	**-14.348**	0.082	0.109	0.174	0.097	0.020	0.060	-0.144
selfemploy	0.111	-0.161	**-0.401**	**-0.211**	-0.086	**-0.154**	-0.006	-0.052	0.054	-0.140	**-0.273**
military	0.695					*-0.452*	**1.146**		0.224	0.135	0.477
student	-0.054	0.047	-0.053	-0.066	0.044	-0.022	0.028	**-0.244**	0.093	**-0.299**	**-0.293**
unemployed	0.203	**0.434**	*0.201*	**0.212**	0.531	0.103	0.025	*0.150*	**0.267**	**0.453**	-0.102
housework	0.134	**0.196**	0.084	0.079	**0.242**	*0.103*	**0.220**	**0.234**	**0.155**	*0.176*	-0.050
retired	**0.817**	0.104	0.076	**0.160**	**0.309**	**0.312**	**0.401**	**0.462**	**0.441**	**0.465**	0.045
inactive	**0.976**	**0.281**	**0.985**	*-0.107*	**1.114**	**0.674**	**0.710**	**0.801**	**0.568**	0.118	0.171
lninc_ppp	-0.060	*-0.089*	*-0.081*	**-0.159**	**-0.133**	**-0.077**	-0.050	**-0.123**	-0.018	*-0.086*	0.014
nch04	0.014	-0.018	0.006	**0.102**	**0.147**	-0.015	0.082	-0.011	*-0.105*	-0.088	-0.063
nch511	-0.015	-0.063	**-0.116**	-0.021	0.003	-0.038	0.007	-0.045	*-0.071*	0.029	-0.008
nch1217	0.027	-0.027	-0.058	0.037	-0.043	-0.012	-0.063	0.003	*-0.078*	-0.046	-0.066
nad18	0.100	0.001	0.028	**0.046**	-0.034	-0.006	-0.005	*0.040*	-0.032	0.011	-0.008
Constant	0.541	**1.398**	**2.044**	**2.101**	**1.681**	**1.348**	-0.416	**1.888**	0.355	**1.931**	0.729
N	3696	8457	4613	8165	3982	13176	9182	11897	10874	5529	5061
Likelihood	-7980	-18020	-10525	-18348	-8954	-32651	-15246	-27875	-22931	-13972	-9626

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.14. Negative binomial regression results for GP utilisation (2001), controlling for age-gender, socio-economic characteristics and health status (see Equation (7)).

	DK	NL	BE	BHPS	IR	IT	GR	ES	PT	AU	FI
mage2125	*0.445*	-0.013	-0.195	0.124	0.218	0.147	0.123	-0.163	0.012	0.033	-0.057
mage2630	*0.375*	-0.099	**-0.611**	-0.041	0.021	**0.287**	0.061	*-0.267*	0.030	0.060	-0.327
mage3135	0.111	-0.120	**-0.429**	-0.077	0.174	0.093	0.287	*-0.303*	-0.127	-0.150	-0.123
mage3640	0.125	-0.102	*-0.334*	-0.057	-0.039	0.171	0.241	-0.133	-0.097	-0.153	-0.321
mage4145	0.342	-0.114	*-0.351*	-0.004	0.294	*0.228*	*0.378*	*-0.253*	0.077	0.071	**-0.495**
mage4650	-0.070	-0.170	*-0.329*	0.074	-0.040	*0.234*	**0.503**	-0.189	0.137	-0.005	-0.285
mage5155	0.132	-0.178	-0.266	0.066	0.294	**0.379**	**0.884**	-0.122	0.221	0.110	**-0.491**
mage5660	0.196	-0.075	-0.166	0.161	0.188	**0.493**	**0.985**	-0.028	**0.388**	0.111	*-0.449*
mage6165	0.291	-0.058	-0.041	**0.324**	0.245	**0.555**	**1.011**	-0.045	**0.422**	0.131	**-0.550**
mage6670	0.269	0.239	0.178	*0.290*	**0.745**	**0.710**	**1.115**	0.010	**0.345**	0.238	-0.382
mage7175	0.432	0.219	*0.363*	**0.317**	*0.500*	**0.736**	**1.135**	0.227	**0.414**	0.302	-0.386
mage7680	0.433	0.298	0.295	*0.242*	**0.641**	**0.742**	**1.500**	0.278	**0.370**	0.321	*-0.629*
mage8185	0.521	0.171	0.348	0.225	*0.556*	**0.871**	**1.436**	0.206	*0.354*	**0.797**	-0.376
mage8690	0.571	0.381	0.197	0.028	0.318	**0.556**	**1.222**	0.006	*0.553*	0.216	-1.144
mage9195	0.604	0.452	**1.117**	0.361	0.615	*0.476*	**1.474**	0.201	0.490	0.216	*-1.168*
fage1620	**0.779**	**0.403**	0.049	**0.547**	**0.670**	**0.382**	*0.416*	0.139	**0.517**	0.144	*0.323*
fage2125	**1.095**	**0.517**	-0.064	**0.596**	**0.938**	**0.534**	*0.422*	**0.342**	**0.615**	*0.277*	*0.344*
fage2630	**1.074**	**0.479**	0.064	**0.691**	**0.832**	**0.513**	*0.420*	*0.253*	**0.451**	*0.291*	*0.331*
fage3135	**0.927**	*0.304*	-0.047	**0.472**	**0.741**	**0.617**	**0.581**	0.148	**0.426**	0.234	0.096
fage3640	**0.746**	**0.405**	-0.011	**0.360**	**0.551**	**0.577**	**0.701**	0.150	**0.565**	0.223	0.067
fage4145	*0.418*	0.123	-0.024	**0.303**	**0.540**	**0.478**	**0.810**	0.058	**0.512**	0.210	-0.264
fage4650	*0.419*	0.121	-0.099	**0.308**	**0.754**	**0.648**	**1.066**	-0.021	**0.589**	0.208	*-0.354*
fage5155	**0.631**	0.069	-0.044	**0.443**	**0.476**	**0.626**	**1.124**	0.226	**0.604**	*0.288*	**-0.472**
fage5660	*0.488*	0.092	0.098	**0.347**	**0.505**	**0.812**	**1.200**	0.248	**0.637**	**0.376**	*-0.347*
fage6165	*0.528*	0.289	0.034	**0.415**	**0.554**	**0.756**	**1.271**	*0.328*	**0.585**	*0.372*	**-0.616**
fage6670	0.458	*0.332*	0.180	**0.319**	**0.733**	**0.761**	**1.442**	**0.417**	**0.589**	**0.414**	*-0.397*
fage7175	0.307	**0.508**	0.150	**0.407**	**0.543**	**0.845**	**1.366**	0.250	**0.464**	**0.469**	*-0.531*
fage7680	0.410	0.231	0.243	**0.322**	**0.828**	**0.960**	**1.466**	0.163	**0.504**	**0.450**	**-0.638**
fage8185	*0.571*	0.111	0.150	*0.284*	*0.519*	**0.539**	**1.546**	0.305	**0.492**	*0.436*	-0.416
fage8690	*0.616*	*0.514*	*0.430*	0.078	0.492	**0.681**	**1.332**	-0.070	*0.284*	-0.004	*-0.686*
fage9195	*1.579*	**0.823**	-0.234	-0.140	0.235	**0.748**	**1.306**	-0.236	0.053	0.462	**-12.818**[36]
isced7	*-0.145*	-0.108	**-0.182**	0.026	-0.125	**-0.245**	-0.102	**-0.185**	-0.112	-0.101	**-0.187**
isced3	-0.020	-0.393	**-0.159**	*0.067*	-0.025	-0.031	-0.053	-0.057	-0.009	-0.047	-0.041

[36] This result is driven by the fact that there are only three observations in this age group, with a maximum of two GP visits in the previous year.

Table B.14. Continued

	DK	NL	BE	BHPS	IR	IT	GR	ES	PT	AU	FI
single	0.083	**-0.167**	-0.077	**-0.087**	**-0.203**	**-0.164**	*-0.172*	**-0.165**	**-0.165**	-0.079	**-0.165**
divorced/sep	0.236	0.009	-0.015	0.044	-0.087	-0.078	0.041	-0.070	-0.078	-0.040	0.127
widowed	0.104	0.072	**0.220**	-0.027	0.125	0.041	-0.002	-0.006	-0.045	0.063	0.017
part_emp	-0.029	-0.020	-0.075	**-14.625**	0.010	-0.005	0.116	0.082	-0.006	0.030	*-0.185*
selfemploy	-0.013	-0.155	**-0.333**	*-0.096*	-0.063	**-0.113**	-0.011	-0.078	0.036	**-0.196**	**-0.285**
military	0.276					-0.377	**1.067**		0.320	0.130	0.422
student	-0.070	0.028	-0.087	0.024	-0.026	-0.046	-0.064	*-0.176*	0.004	**-0.214**	**-0.282**
unemployed	-0.002	0.053	0.096	**0.191**	0.075	0.058	-0.088	0.064	*0.126*	0.121	-0.145
housework	-0.077	0.011	-0.052	*0.099*	0.094	0.046	*0.119*	**0.160**	-0.020	0.074	-0.109
retired	0.179	-0.086	-0.012	**0.129**	0.175	**0.189**	**0.159**	**0.262**	*0.099*	**0.234**	**-0.255**
inactive	0.274	-0.088	0.151	-0.018	**0.388**	**0.182**	0.013	**0.299**	0.045	**-0.605**	-0.265
lninc_ppp	0.038	0.010	-0.050	-0.029	-0.050	*-0.052*	-0.008	**-0.072**	**0.063**	-0.007	*0.068*
nch04	0.025	0.040	0.035	**0.118**	**0.161**	0.016	0.100	-0.034	-0.047	-0.050	-0.062
nch511	-0.020	-0.030	**-0.108**	-0.026	0.005	-0.045	0.037	-0.014	*-0.070*	0.034	-0.029
nch1217	-0.024	-0.012	*-0.062*	0.021	-0.059	0.006	-0.037	-0.003	*-0.070*	-0.025	-0.053
nad18	0.105	-0.027	0.035	0.003	*-0.051*	-0.007	0.003	0.015	**-0.060**	0.002	-0.027
bad	*-0.349*	**-0.409**	-0.373	**-0.120**	0.077	**-0.272**	**-0.262**	-0.120	**-0.193**	**-0.378**	-0.357
fair	**-0.864**	**-0.791**	**-0.699**	**-0.493**	-0.075	**-0.835**	**-0.445**	**-0.424**	**-0.731**	**-0.604**	**-0.812**
good	**-1.331**	**-1.344**	**-1.279**	**-0.963**	**-0.540**	**-1.187**	**-0.852**	**-1.001**	**-1.327**	**-1.093**	**-1.224**
very good	**-1.823**	**-1.784**	**-1.651**	**-1.407**	**-1.018**	**-1.453**	**-1.156**	**-1.297**	**-1.403**	**-1.353**	**-1.456**
chronic	**0.352**	**0.389**	**0.342**	**0.256**	**0.584**	**0.339**	**0.344**	**0.468**	**0.270**	**0.395**	**0.422**
Constant	1.030	**1.863**	**3.164**	**1.773**	**1.763**	**2.373**	0.353	**2.471**	**0.902**	**2.201**	**1.427**
N	3696	8457	4163	3982	3982	13176	9182	11897	10874	5529	5061
Likelihood	-7626	-17334	-10106	-17397	-8569	-31809	-14870	-27126	-22127	-13522	-9340

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.15. Negative binomial regression results (estimated coefficients) for hospital utilisation (1995), controlling for age-gender only (see Equation (5)).

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
mage2125	-0.244	-1.358	0.702	1.921	-1.327	0.617	0.569	0.327	0.709	-0.194	0.023	1.100	0.578	-0.200	-2.641
mage2630	0.332	0.718	1.534	1.110	-1.214	0.993	0.190	0.749	0.294	0.637	0.181	0.596	0.575	-0.938	**-3.321**
mage3135	-0.066	**1.990**	0.785	1.914	-0.599	0.789	0.788	0.367	-0.137	-0.607	0.285	0.958	-0.085	-0.646	-0.487
mage3640	0.587	0.491	0.692	**2.695**	-0.547	0.085	0.456	0.350	0.370	0.293	0.508	0.421	0.348	-0.752	*-3.182*
mage4145	0.430	0.832	0.720	1.615	-0.517	0.457	0.463	0.132	*1.000*	0.804	0.531	0.636	0.587	-0.772	-0.775
mage4650	**1.234**	*1.189*	0.870	*2.312*	-0.188	1.226	0.198	0.368	*0.915*	1.120	0.475	**1.883**	**1.193**	-0.399	0.326
mage5155	**1.217**	**2.183**	0.923	**2.870**	-0.139	*0.978*	0.844	*1.238*	**1.521**	**1.577**	*0.809*	*1.342*	**1.479**	0.213	0.374
mage5660	**1.453**	**2.752**	*1.397*	**3.037**	0.043	**1.499**	*1.277*	*1.054*	**1.407**	**1.955**	**1.327**	**1.350**	**1.653**	0.751	-0.177
mage6165	**1.944**	**1.564**	**2.187**	**2.489**	0.597	**2.215**	*1.054*	**1.651**	**1.394**	**1.977**	**1.851**	**1.637**	**1.545**	0.845	0.966
mage6670	**1.997**	**1.674**	**2.189**	**3.653**	1.006	**2.464**	**1.249**	**1.401**	**1.611**	**2.410**	**1.939**	**2.412**	**1.858**	**1.320**	1.032
mage7175	**1.809**	**2.932**	**2.224**	**3.524**	0.891	**2.737**	**2.107**	**1.761**	**2.419**	**2.560**	**2.084**	**2.314**	**2.630**	**1.394**	1.402
mage7680	**2.352**	**3.053**	**2.665**	**3.403**	1.498	**3.035**	**2.489**	**2.754**	**2.462**	**2.548**	**2.140**	**2.407**	**1.647**	*1.042*	1.849
mage8185	**2.672**	**2.966**	**2.906**	**3.552**	*1.750*	**3.705**	**2.946**	**1.701**	**2.187**	**1.926**	**1.950**	**2.392**	**2.350**	**2.533**	0.897
mage8690	**2.241**	**2.561**	**3.292**	**3.783**	0.879	**2.869**	**2.900**	**3.111**	**2.472**	**1.998**	**1.341**	**3.125**	**2.473**	**2.759**	
mage9195															
fage1620	0.185	0.780	1.004	0.721	-0.930	0.784	*0.840*	-0.183	-0.324	-0.447	0.000	**-1.585**	0.623	-0.286	-0.531
fage2125	**1.002**	**1.495**	0.297	1.333	-0.820	*1.194*	**1.286**	-0.131	0.188	-0.243	-0.502	-0.134	0.622	-0.881	-1.310
fage2630	**1.061**	0.641	1.048	1.456	-0.431	**1.916**	**1.213**	0.436	*0.767*	0.389	0.723	0.590	*1.039*	-0.400	-0.102
fage3135	**0.802**	**1.558**	1.219	*2.363*	-0.205	**1.339**	**1.192**	-0.394	0.361	0.465	0.356	*1.010*	0.750	0.237	-0.450
fage3640	*0.788*	**1.866**	0.987	1.441	-0.330	**2.115**	0.557	0.310	0.719	**1.765**	-0.272	*1.112*	**1.365**	-0.553	-1.373
fage4145	*0.669*	**1.511**	1.220	*2.176*	-0.306	**1.635**	0.618	**1.356**	0.404	0.699	0.729	**1.394**	*0.908*	-0.282	-0.015
fage4650	**0.997**	0.942	0.958	**2.770**	0.058	*0.958*	*1.097*	0.592	*0.786*	1.034	0.760	**1.777**	**1.630**	-0.148	-0.655
fage5155	**1.186**	**1.241**	**1.807**	*2.178*	0.037	*1.052*	**1.067**	*0.839*	**0.977**	**1.552**	*1.090*	**1.201**	**1.599**	0.199	0.707
fage5660	**1.185**	**2.491**	*1.461*	**2.418**	-0.141	**1.696**	0.723	**1.368**	**1.400**	1.136	**1.188**	**1.812**	**1.552**	0.832	*-2.563*
fage6165	**1.271**	**1.923**	1.270	**3.324**	0.257	**1.666**	**1.329**	**1.443**	**1.386**	**2.010**	**1.259**	**1.374**	**1.510**	0.574	-0.160
fage6670	**1.381**	**3.546**	**2.150**	**3.454**	0.148	**2.711**	**1.891**	**1.537**	**1.412**	**1.672**	**2.132**	**1.545**	**2.002**	0.563	1.198
fage7175	**2.022**	**2.816**	**2.696**	**3.562**	0.831	**2.330**	**1.551**	**1.788**	**1.902**	**2.175**	**1.293**	**1.536**	**1.905**	**1.593**	0.841
fage7680	**2.292**	**3.238**	*1.675*	**4.261**	0.824	**3.007**	**2.255**	**2.804**	**1.913**	**2.546**	**1.842**	**1.908**	**2.506**	**1.680**	1.694
fage8185	**1.867**	**2.113**	**2.618**	**4.264**	0.963	**2.094**	**3.174**	**2.562**	**2.446**	**1.847**	**1.593**	**2.090**	**2.251**	**1.875**	0.573
fage8690	**1.866**	**3.609**	*1.952*	**2.827**	1.122	**3.281**	**2.898**	**2.931**	**2.291**	**2.300**	**2.228**	**2.513**	**1.700**	**2.135**	
fage9195															
Constant	-0.369	**-1.708**	*-1.500*	**-2.331**	0.108	**-1.817**	**-1.346**	**-0.970**	**-0.982**	**-1.493**	**-0.944**	**-1.651**	-0.619	-0.213	-1.204
N	11972	5352	8881	5468	11420	7038	8495	7645	16018	11710	15714	11389	7370	7465	5206
Likelihood	-9932	-3488	-5099	-3920	-7977	-4639	-5514	-4995	-9198	-6007	-8864	-4568	-7041	-5553	-1559

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.16. Negative binomial regression results (estimated coefficients) for hospital utilisation (1995), controlling for age-gender and socio-economic characteristics (see Equation (6)).

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW[37]
mage2125	-0.282	*-1.591*	0.072	1.472	-1.532	0.221	0.716	0.272	0.639	-0.531	-0.076	0.859	0.606	0.202	**-5.337**
mage2630	0.239	0.192	1.361	1.172	-1.326	0.442	0.063	-0.048	0.256	0.643	-0.475	-0.177	0.564	-0.536	**-6.250**
mage3135	*-0.094*	0.433	0.629	*2.347*	-0.619	0.481	0.013	0.262	-0.134	-0.937	-0.598	0.351	-0.174	-0.142	**-5.064**
mage3640	0.754	-0.196	1.132	*2.432*	-0.406	-0.295	0.416	-0.656	0.454	-0.129	0.146	-0.207	0.023	-0.200	**-6.107**
mage4145	0.492	0.561	1.127	*2.104*	-0.458	-0.449	0.582	0.234	*1.151*	0.318	0.076	-0.024	0.375	0.080	**-3.861**
mage4650	**1.328**	0.019	0.909	2.096	-0.178	0.258	0.223	-0.013	0.811	0.763	-0.087	0.741	0.962	0.198	*-3.024*
mage5155	**1.281**	1.115	0.792	*2.370*	0.062	0.372	*1.019*	0.390	**1.368**	1.026	-0.122	0.188	*1.211*	*0.862*	-2.441
mage5660	**1.105**	0.924	1.175	**2.901**	0.028	0.793	0.878	0.279	**1.347**	1.176	0.241	0.226	0.979	**1.351**	*-3.370*
mage6165	**1.384**	-0.011	*1.658*	*2.432*	0.442	0.845	0.862	0.590	*1.037*	1.119	0.415	0.461	0.862	0.352	*-2.880*
mage6670	**1.339**	-0.566	*1.827*	**3.410**	0.890	0.343	*1.391*	0.636	*1.188*	*1.454*	0.737	0.740	*1.173*	0.816	**-4.316**
mage7175	*1.113*	0.236	*1.688*	**3.354**	0.584	0.670	**2.229**	0.764	**2.016**	*1.502*	*0.985*	0.842	**1.746**	0.749	*-3.532*
mage7680	**1.553**	0.124	**2.239**	**3.324**	1.105	0.694	**2.621**	**1.834**	**2.088**	**1.713**	*1.075*	0.465	0.834	0.476	*-3.520*
mage8185	**1.922**	0.109	**2.310**	**3.132**	1.510	*1.354*	**2.886**	0.694	**1.593**	0.974	0.748	0.487	*1.324*	**2.031**	**-4.220**
mage8690	**1.621**	-0.287	**2.950**	**3.573**	0.361	0.414	**2.639**	**2.189**	**1.941**	1.184	0.010	1.048	**1.502**	**2.320**	
fage1620	0.236	0.602	1.468	0.745	-1.185	0.376	0.699	-0.175	-0.386	-0.028	-0.021	*-1.191*	-0.001	0.331	-1.925
fage2125	0.615	0.970	-0.547	1.459	-1.232	0.648	0.738	-0.307	0.146	-0.602	*-0.914*	-0.294	0.213	-0.526	**-4.870**
fage2630	*0.705*	0.174	0.653	*1.808*	-0.563	*1.089*	0.842	0.162	0.779	-0.126	-0.257	0.276	0.891	-0.055	**-3.957**
fage3135	0.551	*1.202*	1.028	2.358	-0.499	1.024	*0.823*	-0.811	0.288	-0.218	-0.675	0.522	0.294	0.920	**-4.967**
fage3640	*0.809*	**1.798**	0.888	1.765	-0.370	*1.021*	0.436	-0.108	0.912	1.097	-0.665	0.308	*1.121*	0.388	**-5.059**
fage4145	*0.881*	1.118	1.287	*2.561*	-0.390	0.964	0.774	0.529	0.397	0.403	0.017	0.742	0.704	0.602	*-3.314*
fage4650	*0.903*	-0.064	0.601	*2.507*	-0.025	0.565	*1.085*	0.071	0.897	0.665	-0.296	0.773	*1.234*	0.643	**-4.126**
fage5155	**1.047**	0.250	*1.703*	*2.271*	-0.116	0.285	*1.197*	0.429	**1.212**	1.171	-0.088	0.685	*1.278*	*0.872*	-2.497
fage5660	*0.794*	1.216	0.881	2.008	-0.545	0.068	1.038	0.821	**1.397**	0.740	0.106	0.818	0.953	0.814	**-5.703**
fage6165	0.661	-0.838	0.714	**3.170**	-0.085	-0.257	*0.969*	0.657	**1.189**	*1.432*	-0.071	-0.024	0.839	0.155	**-3.892**
fage6670	0.662	0.793	*1.593*	**2.962**	-0.216	0.464	**1.860**	*1.118*	*1.108*	1.050	0.817	-0.066	*1.327*	-0.038	**-4.695**
fage7175	**1.255**	-0.081	**2.181**	**2.983**	0.180	0.448	**1.580**	*1.180*	**1.748**	*1.538*	-0.008	0.099	*1.133*	0.996	**-4.128**
fage7680	**1.467**	0.374	1.098	**3.376**	0.033	0.567	**2.217**	**2.254**	*1.358*	*1.632*	0.507	0.472	**1.667**	1.041	*-3.498*
fage8185	*1.206*	-0.789	*2.036*	**3.604**	-0.025	-0.221	**3.050**	**1.884**	**2.138**	*1.360*	0.169	0.489	**1.591**	*1.283*	**-5.115**
fage8690	*1.151*	0.721	1.325	1.996	0.344	0.992	**2.737**	**2.459**	**2.069**	**1.806**	0.126	0.829	0.953	*1.419*	
isced7	*-0.326*	-0.141	*-0.503*	*-0.425*	-0.208	*-0.384*	*0.294*	-0.260	**-0.950**	**-0.650**	**-0.483**	0.572	-0.253	*-0.306*	**-1.184**
isced3	-0.134	0.004	-0.068	-0.173	-0.098	-0.158	-0.086	*-0.247*	**-0.688**	0.090	**-0.437**	0.261	0.012	-0.233	*-0.491*

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

[37] These statistically significant and negative age coefficients for Sweden seem to be driven by an outlying observation in the group *mage1620*, which reported six nights in a hospital in the previous year, considerably more than those in the next highest age groups. See also discussion in section 5.2.

Table B.16. Continued

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
single	0.024	-0.414	0.184	*0.643*	**0.447**	-0.004	0.283	0.062	0.171	-0.274	-0.055	*-0.581*	-0.083	0.317	*0.706*
sep/divorced	0.302	-0.222	-0.078	**0.866**	*0.478*	**0.698**	0.326	0.322	*0.707*	0.642	**0.814**	-0.045	0.184	0.249	**1.677**
widowed	-0.113	-0.332	0.310	**0.736**	**0.558**	*0.460*	0.126	-0.175	0.077	*-0.357*	*0.387*	-0.151	0.344	-0.020	**1.201**
part	-0.402	-0.239	0.092	-0.643	*0.488*	-0.021		0.163	0.161	-0.456	0.451	-0.050	-0.276	-0.496	0.237
selfemploy	*-0.719*	-0.141	**-1.196**	-0.147	-0.493	0.354	0.036	0.051	**-0.498**	*-0.531*	-0.083	-0.122	-0.048	0.066	**-16.426**
military	0.138	1.529	**-13.548**		-0.438	*1.057*			0.777	-0.384	-1.727	**-16.775**	-0.770	**1.535**	-0.451
student	0.117	0.025	-0.606	-0.364	0.004	-0.602	-0.422	-0.152	*-0.587*	**-1.710**	**-0.881**	-0.540	-0.187	-0.213	**-1.653**
unemployed	0.223	**0.787**	**0.969**	0.186	0.372	0.510	0.155	0.068	0.228	-0.205	0.284	0.636	**1.515**	0.118	0.249
house	*0.427*	0.334	*0.514*	0.486	**0.852**	**0.636**	0.327	**0.689**	-0.141	-0.373	**0.575**	-0.148	0.172	0.214	0.422
retired	*0.774*	**2.244**	*0.757*	0.275	0.348	**1.792**	0.247	**1.213**	**0.425**	0.324	**0.666**	**1.274**	**0.813**	**1.296**	**2.345**
inactive	*0.954*	**1.984**	**1.016**	**1.286**	0.671		**1.231**	**2.647**	**1.128**	**1.435**	**1.737**	**1.770**	**0.874**		**1.952**
lninc_ppp	**-0.215**	-0.164	-0.187	*-0.226*	**-0.296**	-0.023	**-0.290**	*0.286*	0.109	0.036	-0.114	**-0.338**	0.016	-0.186	0.391
nch04	**0.357**	**0.194**	**0.659**	-0.093	*0.315*	*0.362*	**0.752**	0.042	**0.701**	0.017	0.205	-0.129	0.095	**0.454**	**1.272**
nch511	-0.080	-0.622	-0.259	0.007	0.040	-0.130	-0.086	0.037	*-0.222*	**-0.300**	-0.025	0.006	-0.113	-0.097	-0.281
nch1217	*-0.217*	-0.176	-0.089	-0.139	**-0.245**	-0.040	0.028	0.005	0.136	0.078	-0.067	0.078	0.067	-0.095	-0.244
nad18	0.026	-0.226	**0.255**	0.065	0.015	-0.075	-0.033	-0.043	-0.084	*-0.131*	0.067	0.059	0.017	0.086	0.108
Constant	*1.778*	0.975	-0.324	-0.442	*2.752*	-1.131	1.031	**-3.672**	*-1.711*	-0.743	0.370	1.811	-0.752	0.765	-2.435
N	11972	5352	8881	5468	11420	7038	8495	7645	16018	11710	15714	11389	7370	7465	5206
Likelihood	-9900	-3433	-5061	-3892	-7932	-4588	-5462	-4954	-9148	-5971	-8786	-4540	-7015	-5520	-1526

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.17. Negative binomial regression results (estimated coefficients) for hospital utilisation (1995), controlling for age-gender, socio-economic characteristics and health status (see Equation (7)).

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW[37]
mage2125	-0.536	-1.430	-0.279	0.332	-1.320	0.062	-0.662	0.421	0.874	-0.692	-0.231	0.726	0.199	-0.011	**-6.496**
mage2630	-0.349	-0.216	0.174	0.206	**-2.046**	-0.382	*-1.244*	-0.188	0.468	-0.238	-0.414	-1.018	0.443	**-1.256**	**-7.264**
mage3135	*-0.904*	0.166	-0.738	0.498	-1.541	-0.309	-0.627	-0.085	-0.149	-1.368	*-0.886*	-0.423	-0.624	-0.567	**-6.691**
mage3640	0.146	-0.431	-0.340	1.127	-1.416	*-1.083*	-0.711	-0.335	0.062	-1.036	-0.293	-0.897	-0.457	-0.578	**-7.719**
mage4145	-0.204	0.010	-0.386	0.765	-1.425	*-1.156*	-0.180	0.181	0.082	-0.638	-0.138	*-1.554*	0.164	*-1.003*	**-4.949**
mage4650	0.507	0.027	-0.099	0.239	-1.181	-0.771	-0.570	-0.410	0.350	-0.280	-0.512	-0.804	-0.106	*-0.898*	**-4.504**
mage5155	0.009	0.753	-0.406	0.817	-0.834	-0.566	-0.238	0.113	0.515	-0.103	-0.704	-0.719	0.070	-0.239	**-4.698**
mage5660	-0.083	0.720	-0.437	0.907	-0.855	0.022	-0.003	-0.326	0.155	-0.479	-0.304	*-1.592*	-0.026	-0.090	**-5.616**
mage6165	0.443	0.293	0.746	1.212	-0.309	0.386	-0.284	0.028	0.095	-0.333	-0.148	-0.142	0.325	-0.432	**-4.642**
mage6670	0.451	-0.079	0.824	1.943	-0.030	-0.123	0.146	0.653	0.306	0.355	0.016	*-1.376*	0.424	-0.087	**-6.339**
mage7175	0.524	0.673	0.221	1.548	-0.458	-0.052	*1.111*	0.713	1.036	-0.512	-0.013	0.289	*1.291*	-0.258	**-5.058**
mage7680	0.635	0.352	0.541	1.726	0.092	-0.247	**1.477**	**1.724**	0.277	0.020	0.143	-1.054	-0.977	-0.427	**-5.426**
mage8185	*1.202*	0.866	1.677	1.427	0.602	0.238	**1.880**	1.135	0.205	-0.669	-0.458	-0.728	0.843	0.923	**-6.163**
mage8690	0.709	1.143	*2.011*	1.679	-0.304	0.096	*1.315*	1.167	-0.023	-0.792	0.017	-0.687	0.577	1.411	
fage1620	0.039	0.243	1.192	0.417	-1.269	0.503	-0.111	0.147	-0.161	0.002	-0.445	-0.912	0.168	0.634	-2.027
fage2125	0.168	0.711	-0.939	0.514	-1.280	0.385	0.316	0.123	0.397	-0.621	*-0.821*	**-1.500**	0.302	-0.731	**-6.142**
fage2630	0.269	0.045	0.040	0.553	-1.221	0.632	0.057	0.362	0.769	-0.796	-0.284	-0.582	*0.882*	-0.252	**-5.136**
fage3135	0.119	*1.200*	0.010	1.367	-1.116	0.279	0.120	-0.472	0.022	*-1.375*	-0.558	-0.504	-0.114	-0.064	**-6.288**
fage3640	0.137	1.018	-0.199	0.292	-1.232	0.231	0.007	-0.027	0.133	0.739	*-0.896*	-0.708	0.272	-0.073	**-6.705**
fage4145	0.207	0.798	0.233	1.263	-0.955	0.329	-0.022	0.138	-0.387	-0.728	*-0.871*	-0.596	0.317	0.038	**-5.525**
fage4650	0.082	-0.237	-0.389	0.506	-0.797	-0.361	-0.023	-0.063	0.283	-0.778	-0.662	-0.584	0.525	-0.178	**-6.201**
fage5155	0.149	0.331	-0.255	0.458	-1.095	-0.389	0.174	0.077	0.066	-0.398	-0.731	*-1.201*	0.704	-0.238	**-4.824**
fage5660	-0.315	0.673	-0.815	0.664	-1.463	-0.538	-0.263	0.483	-0.194	-1.047	*-0.879*	0.020	0.502	-0.855	**-6.582**
fage6165	-0.235	-0.932	-0.747	0.964	-1.013	-0.904	0.078	0.450	-0.087	-0.403	**-1.092**	*-1.546*	-0.170	-0.369	**-5.954**
fage6670	-0.037	0.618	-0.099	1.346	-0.940	-0.334	0.599	0.269	-0.354	-0.595	-0.393	-1.139	0.209	-0.674	**-6.850**
fage7175	0.567	0.457	1.276	1.345	-0.602	-0.060	0.447	0.173	0.148	-0.757	*-1.143*	-1.205	0.448	-0.088	**-6.492**
fage7680	0.606	0.920	-0.128	1.669	-1.078	-0.034	0.802	**1.845**	-0.628	0.497	-0.395	**-1.665**	0.382	0.338	**-6.622**
fage8185	0.283	-1.090	0.809	1.210	-1.050	-0.359	*1.653*	0.964	0.608	-0.561	-0.544	-0.820	0.283	-0.004	**-6.647**
fage8690	0.487	1.194	-0.411	-0.293	-1.199	0.729	**1.685**	*1.303*	0.122	-0.192	-0.106	0.333	-0.570	0.029	
isced7	-0.127	0.159	-0.076	-0.046	-0.271	-0.010	*0.311*	-0.132	**-0.970**	-0.406	-0.298	0.681	-0.173	-0.158	**-0.998**
isced3	-0.015	-0.012	-0.051	-0.046	-0.075	-0.132	-0.181	-0.159	**-0.427**	*0.340*	**-0.425**	*0.663*	0.083	-0.110	-0.370

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.17. Continued

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
single	0.024	0.091	-0.081	0.374	*0.309*	-0.105	0.240	0.106	-0.042	0.223	-0.117	*-0.534*	-0.123	0.251	0.509
sep/divorced	0.186	0.033	-0.431	*0.523*	0.350	0.337	0.188	-0.014	0.150	-0.268	**0.780**	-0.112	0.232	0.047	**1.229**
widowed	-0.229	0.257	0.078	0.498	**0.541**	0.403	0.249	-0.342	**0.566**	-0.105	**0.434**	-0.150	0.055	-0.084	**0.931**
part	-0.449	-0.466	0.237	**-1.101**	-0.034	0.063		0.248	-0.135	-0.322	0.719	0.293	-0.542	-0.846	0.101
selfemploy	**-0.892**	*-0.722*	*-0.919*	*-0.565*	**-0.703**	0.171	0.173	-0.168	-0.063	*-0.539*	-0.244	-0.202	-0.162	-0.085	**-21.022**
military	0.495	1.174	**-18.323**		-0.606	*1.071*			*1.284*	-0.260	-1.215	**-16.835**	-0.451	**1.663**	-0.288
student	-0.271	0.019	-0.570	-0.822	-0.291	*-0.849*	-0.595	-0.072	-0.392	**-1.974**	-0.457	*-0.880*	-0.268	-0.290	**-1.571**
unemployed	0.018	0.360	0.448	-0.099	-0.139	0.308	0.297	0.078	-0.123	0.211	0.071	0.599	**0.797**	-0.047	0.145
house	-0.094	-0.217	*0.490*	-0.194	0.287	0.280	-0.100	*0.492*	-0.108	**-1.124**	0.276	**-0.794**	0.027	0.209	0.498
retired	-0.058	**0.974**	0.461	-0.197	-0.450	**1.017**	0.162	0.457	0.105	*-0.611*	0.135	-0.184	0.230	0.324	**2.217**
inactive	*0.359*	0.753	0.425	-0.162	0.149		0.169	**0.993**	0.027	0.498	0.376	0.229	0.170		*2.011*
lninc_ppp	*-0.163*	-0.089	-0.219	-0.106	-0.015	0.101	-0.120	*0.264*	*0.167*	0.058	-0.033	-0.053	*0.235*	0.012	*0.599*
nch04	**0.615**	*0.335*	**0.862**	-0.056	**0.417**	**0.600**	**1.089**	0.105	**0.819**	**0.608**	**0.346**	0.371	**0.290**	**0.565**	**1.405**
nch511	-0.040	-0.296	-0.182	0.072	0.053	-0.120	-0.127	-0.107	*-0.261*	-0.038	-0.110	-0.145	0.020	*-0.214*	0.020
nch1217	*-0.200*	-0.159	-0.028	-0.144	-0.145	0.114	0.051	0.071	0.149	0.040	-0.118	-0.194	0.128	-0.051	-0.024
nad18	-0.044	-0.095	0.145	0.004	-0.118	-0.048	-0.064	*-0.123*	-0.095	*-0.146*	0.034	0.004	-0.079	-0.047	0.297
bad	**-1.215**	-0.658	*-0.730*	**-1.287**	**-0.767**	-0.667	**-1.099**	**-1.212**	**-0.743**	-0.184	**-0.832**	**-0.771**	**-0.767**	**-1.387**	-0.816
fair	**-1.898**	**-1.505**	**-1.485**	**-1.887**	**-1.324**	**-1.282**	**-2.318**	**-1.539**	**-2.127**	**-1.117**	**-1.553**	**-2.198**	**-1.460**	**-2.162**	**-2.206**
good	**-2.254**	**-2.423**	**-2.439**	**-3.015**	**-2.414**	**-2.137**	**-3.231**	**-2.563**	**-2.976**	**-2.482**	**-2.596**	**-3.398**	**-2.552**	**-3.041**	**-3.342**
very good	**-2.445**	**-3.127**	**-3.187**	**-3.299**	**-2.992**	**-2.870**	**-3.965**	**-3.110**	**-3.867**	**-3.832**	**-3.068**	**-4.888**	**-3.071**	**-3.167**	**-3.106**
chronic	**0.839**	**0.435**	**0.924**	**0.959**	**0.910**	**0.958**	**0.402**	**0.901**	**0.627**	**0.734**	**0.606**	**1.209**	**0.547**	**0.995**	**0.629**
Constant	**3.562**	2.138	*3.028*	2.438	*2.651*	-0.280	**2.857**	-0.884	0.471	*2.084*	**2.116**	*2.354*	-0.230	1.975	-0.915
N	11972	5352	8881	5468	11420	7038	8495	7645	16018	11710	15714	11389	7370	7465	5206
Likelihood	-9778	-3370	-4951	-3826	-7733	-4459	-5290	-4851	-8959	-5785	-8650	-4402	-6894	-5398	-1498

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table B.18. Negative binomial regression results for hospital utilisation (2001), controlling for age-gender only (see Equation (5)).

	GSOEP	DK[38]	NL[38]	BE	FR	BHPS	IR	IT	GR	ES	PT[38]	AU	FI[38]
mage2125	0.562	-1.718	0.681	*1.536*	0.411	1.361	-1.521	0.328	1.102	0.975	0.380	-0.560	0.263
mage2630	-0.339	-1.258	0.512	**1.995**	-0.200	0.328	0.346	0.612	**3.894**	0.459	0.434	*-1.086*	**-1.323**
mage3135	0.530	-1.822	0.007	1.318	0.358	*1.618*	-1.282	-0.005	**3.203**	*1.256*	1.228	-0.071	*-1.013*
mage3640	0.182	*-2.200*	0.375	**2.626**	0.345	*1.241*	0.250	0.063	**4.064**	**1.777**	0.763	0.488	1.102
mage4145	*0.821*	-0.367	0.517	**2.071**	0.478	**1.601**	-0.623	0.030	**3.016**	0.985	**1.970**	*0.937*	-0.273
mage4650	*0.927*	-0.806	0.963	**2.174**	0.832	0.926	-0.526	0.984	**3.270**	**2.293**	*1.211*	0.179	0.037
mage5155	**1.286**	-1.925	0.858	**3.445**	*1.340*	*1.184*	0.643	**1.963**	**3.805**	**1.619**	**1.502**	**1.293**	0.163
mage5660	**1.495**	0.094	**2.030**	**2.864**	*1.500*	**2.059**	0.352	0.746	**4.971**	**1.735**	**1.829**	**1.423**	0.693
mage6165	**1.531**	0.214	**1.621**	**2.866**	*1.522*	**1.532**	0.754	**2.300**	**4.767**	**2.062**	**1.560**	**1.205**	0.710
mage6670	**1.784**	-0.246	**2.287**	**3.194**	**2.102**	**2.617**	1.151	**1.931**	**4.617**	**3.106**	**2.241**	**1.883**	**1.319**
mage7175	**1.718**	0.909	**2.082**	**4.085**	**2.488**	**2.350**	1.346	**2.489**	**5.399**	**3.382**	**2.516**	**2.086**	0.723
mage7680	**2.402**	0.474	**2.542**	**3.635**	**2.543**	**2.951**	*2.093*	**2.411**	**5.475**	**3.389**	**2.833**	**1.880**	**1.983**
mage8185	**2.921**	-0.034	*1.453*	**3.896**	**2.215**	**2.643**	**2.459**	**2.489**	**5.356**	**3.109**	**2.400**	**2.237**	**2.112**
mage8690	*1.469*	1.307	**2.960**	**3.606**	**2.466**	**2.832**	*2.170*	**2.173**	**5.426**	**2.936**	**2.517**	**1.883**	**-16.999**
mage9195	*1.846*	0.228	**3.738**	**4.275**	1.821	**4.362**	0.802	1.825	**6.288**	**3.962**	**-15.379**	**1.883**	**-16.999**
fage1620	0.069	*-2.724*	-1.143	**0.763**	-0.151	0.787	-0.941	-0.567	**3.054**	0.638	*-1.784*	0.197	-0.096
fage2125	*0.634*	*-2.427*	0.686	**2.013**	0.917	**1.688**	-0.608	-0.745	2.309	0.554	0.682	0.202	-0.359
fage2630	**1.094**	-1.374	*1.482*	**2.534**	-0.003	**1.923**	0.314	-0.248	**2.920**	**1.540**	0.513	*0.653*	0.492
fage3135	**0.841**	-1.163	*1.070*	**1.762**	0.496	**1.711**	-0.549	1.055	**4.135**	**1.350**	-0.034	0.356	0.461
fage3640	**1.003**	-0.632	*1.045*	**2.209**	0.993	**1.636**	0.428	-0.008	**3.141**	0.890	1.127	0.190	0.703
fage4145	**0.997**	-1.857	0.885	**2.231**	0.025	**1.473**	-0.022	*1.184*	**3.932**	*1.279*	**1.522**	0.196	-0.148
fage4650	*0.705*	-1.208	0.914	**2.781**	1.351	0.719	0.960	0.661	**4.220**	*1.178*	*1.442*	*0.849*	-0.297
fage5155	**1.433**	-0.540	**1.448**	**3.151**	1.145	**1.574**	-0.461	0.795	**3.790**	**1.779**	*1.312*	0.487	1.142
fage5660	**1.354**	0.329	**1.833**	**2.272**	*1.366*	*1.323*	0.681	**1.625**	**3.714**	**1.814**	**1.987**	**1.321**	0.996
fage6165	**1.256**	0.510	**2.325**	**2.068**	*1.455*	**1.632**	0.823	*1.087*	**4.988**	**2.518**	**1.500**	**1.468**	*1.233*
fage6670	**2.009**	0.592	**2.628**	**3.390**	**1.959**	**1.725**	0.431	**2.441**	**5.331**	**2.747**	**2.192**	**1.376**	**1.230**
fage7175	**2.003**	-0.101	**2.740**	**4.064**	**1.926**	**2.955**	*1.528*	**2.049**	**4.792**	**3.257**	**1.859**	**2.140**	0.286
fage7680	**2.118**	0.251	**3.197**	**4.207**	**2.191**	**3.076**	*1.743*	**2.500**	**5.281**	**3.268**	**2.296**	**2.321**	**2.290**
fage8185	**2.332**	0.879	**3.107**	**4.257**	**2.573**	**3.472**	1.606	**2.232**	**5.530**	**2.996**	**2.062**	**2.138**	**2.015**
fage8690	**2.093**	1.969	**2.465**	**4.623**	**2.546**	**4.013**	0.780	**2.490**	**5.734**	**3.134**	*1.350*	**2.075**	**2.228**

Notes: Bold = significant at 1%; italic = significant at 5%.

[38] The results for *mage9195* for Portugal, *fage9195* for Denmark and the Netherlands and *mage8690*, *mage9195* and *fage9195* for Finland are driven by the fact that there are very few observations in these groups, with no hospital nights in the previous year.

Table B.18. Continued

	GSOEP	DK[38]	NL[38]	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI
fage9195	0.938	**-23.627**	**-14.330**	**3.918**	*1.832*	**4.086**	2.034	**1.653**	**4.950**	**2.817**	**2.439**	**2.325**	**-16.999**
Constant	*-0.593*	0.465	**-1.905**	**-2.665**	-1.160	**-2.156**	-0.579	**-1.395**	**-4.927**	**-2.062**	**-1.972**	-0.496	-0.549
N	10387	3695	8463	4145	9834	8299	3963	13201	9182	11898	10877	5553	5063
Likelihood	-8873	-2329	-4052	-2935	-6375	-4956	-2498	-5985	-3397	-6935	-4123	-5280	-3458

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.19. Negative binomial regression results for hospital utilisation (2001), controlling for age-gender and socio-economic characteristics (see Equation (6)).

	GSOEP	DK[38]	NL[38]	BE	FR	BHPS	IR	IT	GR	ES	PT[38]	AU	FI[38]
mage2125	0.515	0.133	-0.184	*1.515*	0.558	0.454	-0.671	0.006	1.811	0.502	0.556	-0.358	-0.087
mage2630	**-1.337**	0.587	-0.021	**2.813**	0.065	-0.034	1.242	-0.245	**3.294**	-0.204	-0.043	-0.910	-1.260
mage3135	0.076	1.085	0.130	*1.766*	0.425	*1.642*	-0.146	-0.432	*2.914*	0.273	*1.347*	-0.341	-0.854
mage3640	-0.125	0.756	0.891	**2.669**	0.145	*1.502*	*1.496*	-0.175	**3.099**	0.431	0.858	-0.012	1.129
mage4145	0.363	*1.852*	1.015	**2.793**	0.010	**1.971**	0.534	-0.021	**2.947**	0.258	**1.636**	0.332	0.129
mage4650	0.317	1.040	0.454	**2.701**	0.501	*1.399*	0.497	0.987	**3.378**	1.073	1.102	-0.296	0.603
mage5155	0.748	0.824	0.920	**4.280**	0.980	*1.270*	*1.787*	**1.828**	**4.018**	1.021	0.942	0.722	0.535
mage5660	*0.813*	**2.668**	*1.618*	**3.629**	1.090	**2.037**	1.235	0.266	**4.733**	0.659	**1.807**	0.794	0.706
mage6165	0.511	0.924	0.767	**3.244**	0.451	*1.492*	0.864	*1.605*	**3.454**	0.468	0.849	0.153	0.514
mage6670	0.515	0.675	*1.349*	**3.809**	1.101	**2.383**	**2.068**	1.203	**3.947**	*1.325*	*1.347*	0.672	1.006
mage7175	0.406	*1.763*	0.810	**4.671**	*1.496*	**2.080**	**2.080**	*1.595*	**4.517**	**1.528**	*1.564*	0.913	0.613
mage7680	*1.132*	1.341	1.535	**4.196**	*1.533*	**2.669**	**2.774**	*1.487*	**4.790**	**1.514**	**2.007**	0.554	*1.496*
mage8185	**1.571**	0.976	0.153	**4.569**	1.202	**2.381**	**3.166**	*1.626*	**4.342**	*1.218*	1.252	*1.085*	**1.891**
mage8690	0.076	**2.485**	1.255	**4.471**	1.269	**2.418**	**3.101**	1.193	**4.660**	1.125	1.175	0.607	**-17.160**
mage9195	0.324	0.930	**2.836**	**4.726**	0.925	**3.838**	1.706	0.720	**5.593**	**2.180**	**-14.717**	0.664	**-17.014**
fage1620	-0.174	-0.396	*-1.400*	0.708	0.422	-0.062	0.799	-0.491	**2.957**	0.587	*-1.783*	0.383	-0.492
fage2125	-0.099	-0.066	0.109	**2.215**	*1.239*	0.866	0.303	-0.851	*2.518*	0.754	0.483	0.168	-0.358
fage2630	0.201	1.116	0.896	**2.339**	0.298	**1.604**	0.305	-0.529	**2.426**	0.819	0.414	0.465	0.712
fage3135	0.013	*1.749*	0.551	*1.645*	0.753	**1.450**	0.492	0.659	**3.320**	0.482	0.109	0.126	0.204
fage3640	0.281	**2.017**	0.479	**2.338**	0.468	**1.582**	0.025	-0.028	**3.390**	0.299	1.312	-0.479	1.301
fage4145	0.491	0.761	0.248	**2.766**	-0.292	*1.457*	0.832	0.891	**2.825**	0.129	1.130	-0.304	0.829
fage4650	0.095	1.115	0.306	**3.553**	0.830	0.648	0.564	0.197	**4.337**	0.134	1.323	0.279	0.334
fage5155	0.468	0.791	0.293	**3.400**	0.672	*1.436*	0.517	0.401	**3.500**	0.670	0.903	0.327	1.196
fage5660	0.521	1.284	0.530	**2.809**	0.696	*1.362*	*1.315*	1.023	**3.230**	0.671	*1.292*	0.505	0.892
fage6165	0.031	*2.259*	1.279	**2.390**	0.336	*1.363*	*1.419*	0.367	**4.190**	*1.169*	0.786	0.496	0.754
fage6670	0.735	1.432	1.490	**3.848**	0.959	*1.320*	1.255	**1.750**	**4.642**	*1.213*	1.156	0.381	0.909
fage7175	0.561	0.730	*1.420*	**4.533**	0.576	**2.423**	**2.259**	1.111	**4.303**	**1.498**	0.806	*1.185*	-0.304
fage7680	0.710	1.598	1.279	**4.650**	1.052	**2.597**	**2.642**	*1.554*	**4.576**	**1.631**	1.202	**1.250**	*1.481*
fage8185	0.825	*1.688*	**2.688**	**4.637**	1.039	**2.986**	**2.494**	1.163	**4.846**	*1.332*	0.872	*1.100*	1.255
fage8690	0.829	**3.064**	*1.534*	**4.987**	1.111	**3.450**	1.511	1.358	**5.098**	*1.317*	-0.086	*1.066*	1.220

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.19. Continued

	GSOEP	DK[38]	NL[38]	BE	FR	BHPS	IR	IT	GR	ES	PT[38]	AU	FI[38]
fage9195	-0.608	**-22.385**	**-15.635**	**4.274**	0.130	**3.708**	*2.713*	0.930	**4.186**	1.494	1.284	*1.325*	**-17.930**
isced7	-0.083	-0.269	-0.975	-0.271	-0.043	-0.032	-0.034	0.194	**-0.785**	-0.344	**-0.848**	-0.043	**-0.608**
isced3	0.040	*-0.381*	**-14.718**	-0.080	-0.260	0.184	*-0.404*	0.047	-0.130	0.073	*-0.651*	-0.120	-0.097
single	-0.243	*0.634*	0.065	0.221	0.012	0.189	0.457	0.122	0.140	-0.050	*0.493*	*-0.412*	0.341
sep/divorced	0.253	0.052	-0.104	0.140	**0.902**	0.064	0.650	0.001	*-0.985*	0.326	0.173	0.287	*0.626*
widowed	0.131	-0.284	**-0.839**	0.230	**0.591**	0.274	-0.092	0.333	-0.166	-0.144	0.234	0.195	0.465
part_emp	-0.321	0.415	**0.793**	0.253	-0.013		-0.008	0.312	*1.687*	*-0.754*	**-1.313**	-0.347	**-0.989**
selfemploy	-0.170	-0.125	0.489	-0.641	0.449	-0.536	-0.006	-0.084	0.357	-0.214	0.349	0.067	-0.297
military	-0.504	**-16.019**			**-17.686**			-0.324	**-14.104**		**-13.724**	0.539	0.665
student	*-0.481*	0.121	0.475	*0.941*	-0.606	-0.576	-0.938	-0.504	-1.014	**-1.247**	-0.646	-0.162	-0.438
unemployed	0.165	0.325	**2.112**	**0.962**	0.425	**1.360**	0.577	*0.556*	*1.030*	0.128	*0.981*	**1.090**	*-0.679*
housework	**0.536**	0.801	**1.415**	*0.719*	**1.239**	*0.624*	*0.632*	0.337	0.519	*0.443*	**0.856**	0.198	-0.747
retired	**0.713**	**2.180**	**1.687**	0.382	**1.014**	0.355	0.604	**0.610**	**1.017**	**1.151**	**1.292**	**0.909**	*0.541*
inactive	**1.166**	**3.951**	**2.044**	**3.060**		0.152	**3.050**	**1.661**	**3.397**	**1.676**	**1.616**	-0.376	**2.870**
lninc_ppp	**-0.395**	*0.361*	**-0.380**	0.108	*-0.206*	**-0.350**	0.140	*0.248*	-0.101	-0.068	0.075	**0.326**	**-0.340**
nch04	**0.395**	-0.172	0.247	**0.678**	*-0.362*	**0.510**	*0.490*	-0.094	**0.659**	0.238	0.294	0.074	**0.467**
nch511	-0.174	-0.277	**-0.431**	-0.067	-0.068	*-0.238*	*-0.315*	**-0.686**	-0.175	-0.185	-0.202	0.082	-0.108
nch1217	-0.143	-0.020	-0.085	-0.163	0.080	0.014	0.040	-0.095	-0.134	-0.071	-0.079	0.158	-0.062
nad18	0.011	*-0.454*	0.044	-0.053	0.122	*0.189*	*-0.163*	**-0.169**	*-0.159*	-0.075	0.003	0.029	0.025
Constant	**3.909**	**-5.088**	**1.583**	**-4.585**	0.542	0.830	-2.842	**-3.213**	**-3.756**	-0.490	*-2.887*	*3.053*	*2.563*
N	10387	3695	8463	4145	9834	8299	3963	13201	9182	11898	10877	5553	5063
Likelihood	-8832	-2274	-4000	-2898	-6332	-4925	-2457	-5960	-3351	-6877	-4098	-5256	-3417

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.20. Negative binomial regression results for hospital utilisation (2001), controlling for age-gender, socio-economic characteristics and health status (see *Equation (7)).*

	GSOEP	DK[38]	NL[38]	BE	FR	BHPS	IR	IT	GR	ES	PT[38]	AU	FI[38]
mage2125	0.607	0.003	-1.040	*1.462*	0.635	0.682	-1.100	0.385	0.297	0.132	-0.060	-0.678	-0.800
mage2630	*-1.067*	0.310	0.172	**2.468**	0.333	-0.075	-0.104	-0.658	*2.048*	-0.096	-1.170	-0.769	**-1.786**
mage3135	-0.006	0.455	-0.795	0.888	0.551	0.594	-1.231	-0.773	-0.406	-0.135	-0.678	-0.731	-1.145
mage3640	0.042	-0.516	0.213	2.138	0.911	0.991	0.346	-1.049	*2.043*	0.520	-0.901	*-0.983*	-0.309
mage4145	-0.033	0.993	-0.185	2.048	0.246	0.688	-0.494	-0.680	-0.423	-0.202	0.303	-0.535	-0.979
mage4650	-0.558	0.309	-1.018	1.474	*0.972*	0.453	-1.295	0.942	0.845	1.135	-1.091	*-1.083*	-0.704
mage5155	-0.284	0.148	-0.720	2.420	1.561	1.098	0.370	1.160	1.029	0.568	**-2.234**	-0.723	-0.662
mage5660	0.223	1.379	0.064	2.300	0.981	**1.582**	-0.655	-0.743	*1.988*	0.005	-0.199	-0.467	-0.694
mage6165	-0.147	0.420	-0.367	2.313	**1.575**	0.567	-0.979	0.413	0.363	-0.263	-1.092	-0.698	-0.785
mage6670	0.363	0.720	0.205	3.016	**1.567**	*1.610*	-0.170	0.444	0.641	0.041	-0.995	-0.731	0.120
mage7175	0.130	1.491	-0.384	2.729	**1.376**	**1.612**	-0.091	0.612	1.202	0.490	-0.656	-0.755	-0.711
mage7680	0.732	0.846	0.069	3.080	**2.374**	**2.129**	0.030	0.244	0.844	0.948	0.048	-0.686	-0.438
mage8185	0.933	0.372	-1.107	2.873	**2.051**	0.884	0.730	-0.505	1.910	0.269	-1.428	0.454	0.239
mage8690	-1.117	1.505	-0.707	3.437	*1.477*	1.611	0.190	-0.580	0.581	0.010	-0.781	0.000	**-25.691**
mage9195	0.165	2.100	2.244	3.567	-0.535	**4.381**	-1.515	*-2.364*	*2.886*	0.201	**-16.691**	-1.096	**-29.298**
fage1620	0.051	-0.851	**-2.723**	0.984	0.244	-0.013	0.676	-0.165	*1.821*	-0.097	**-2.346**	-0.062	*-1.021*
fage2125	0.295	-1.115	-0.383	**2.313**	*0.963*	0.433	-0.393	-1.036	-0.228	0.172	-0.783	-0.123	-0.789
fage2630	0.412	0.411	-0.044	**1.905**	*0.992*	**1.313**	-0.349	-0.713	1.005	0.888	*-1.531*	0.073	-0.454
fage3135	0.406	1.427	-0.152	*1.606*	*1.003*	*1.237*	-0.037	0.316	1.745	0.399	**-1.600**	-0.293	-0.599
fage3640	0.179	0.925	-0.630	*1.579*	*0.944*	*1.060*	-0.506	-0.468	1.086	-0.345	**-1.878**	**-1.321**	-0.223
fage4145	0.248	0.341	-1.122	*1.441*	0.426	0.885	0.470	-0.353	0.210	-0.043	*-1.282*	*-1.170*	-0.159
fage4650	-0.256	0.848	-0.968	**2.235**	*0.926*	0.437	0.145	-0.515	*2.194*	-0.094	*-1.436*	-0.574	-0.838
fage5155	0.304	0.039	-0.926	**3.010**	*1.031*	0.714	-1.267	-0.666	0.722	-0.063	*-1.191*	*-1.056*	-0.671
fage5660	-0.092	0.600	-1.080	**2.168**	*1.205*	0.965	-0.273	-0.139	-0.291	-0.378	-0.820	-0.317	-0.303
fage6165	-0.058	1.218	-0.776	*1.735*	0.520	1.113	-0.163	-0.709	0.781	0.406	-1.070	-0.701	-0.489
fage6670	0.678	1.087	0.059	**2.601**	*1.266*	1.024	-0.096	0.202	2.029	0.075	*-1.403*	-0.506	-0.429
fage7175	0.396	0.381	-0.280	**3.055**	0.976	*1.501*	1.383	-0.199	0.433	0.044	**-1.907**	-0.314	*-1.631*
fage7680	0.183	2.029	-0.256	**3.103**	*1.395*	*1.762*	0.552	-0.628	1.364	0.175	-1.240	-0.034	0.084
fage8185	0.534	*0.875*	0.350	**3.583**	*1.147*	*1.755*	0.283	-0.462	0.982	0.199	-1.318	-0.382	0.151
fage8690	-0.487	3.927	0.270	**4.228**	*1.440*	**2.689**	-0.139	0.081	1.350	0.600	**-2.480**	-0.679	-0.292

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.20. Continued

	GSOEP	DK[38]	NL[38]	BE	FR	BHPS	IR	IT	GR	ES	PT[40]	AU	FI[38]
fage9195	-0.972	**-22.220**	**-26.679**	*2.354*	-0.049	**2.589**	0.587	-1.173	1.783	1.857	*-1.766*	-0.175	**-29.264**
isced7	0.037	0.115	-0.610	-0.004	0.037	0.091	0.017	-0.077	0.153	-0.056	0.259	0.032	-0.238
isced3	0.047	-0.141	**-19.952**	0.077	0.004	*0.393*	-0.003	0.062	0.187	0.164	0.081	-0.069	-0.064
single	-0.236	*0.723*	-0.159	-0.037	0.155	**0.495**	0.159	-0.067	-0.165	-0.055	0.290	-0.325	0.281
sep/divorced	0.113	-0.173	*-0.479*	-0.034	**0.620**	-0.161	0.380	0.729	-0.574	-0.378	0.070	0.468	*0.513*
widowed	0.129	-0.285	-0.415	-0.034	*0.442*	0.352	*-0.609*	0.376	-0.428	-0.119	0.164	0.198	0.366
part_emp	-0.412	0.274	**0.712**	-0.031	-0.191		-0.042	0.220	0.820	-0.389	-0.173	-0.230	**-0.894**
selfemploy	-0.234	-0.162	0.444	-0.402	0.373	0.032	0.308	0.036	0.345	-0.191	0.410	-0.355	-0.094
military	-0.399	**-20.256**			**-14.374**			0.582	**-18.028**		**-15.953**	0.577	0.750
student	-0.301	0.305	0.388	*0.952*	0.015	-0.016	-1.094	-0.691	-0.802	-0.691	-0.587	-0.436	-0.064
unemployed	-0.306	0.478	**1.345**	**1.153**	0.466	0.712	-0.357	*0.623*	0.535	0.354	*0.674*	0.337	-0.029
housework	0.110	-0.042	**0.970**	0.604	0.252	**0.644**	0.470	-0.162	0.410	0.357	0.213	-0.169	-0.518
retired	0.045	0.600	**1.170**	0.676	0.221	*0.784*	*0.829*	0.307	0.369	**0.981**	-0.078	0.374	0.059
inactive	0.364	**1.953**	**0.806**	*1.100*		0.153	**0.995**	0.047	0.630	**1.020**	-0.362	**-2.893**	**2.360**
lninc_ppp	-0.166	*0.452*	-0.146	**0.404**	-0.055	0.052	**0.425**	*0.251*	0.022	0.027	0.129	-0.033	-0.081
nch04	**0.521**	-0.137	0.237	**0.720**	0.240	**1.021**	0.090	0.337	**1.167**	0.110	**0.760**	*0.262*	**0.464**
nch511	-0.123	-0.151	**-0.427**	-0.085	-0.108	-0.124	**-0.436**	*-0.455*	-0.141	-0.150	-0.117	0.021	-0.108
nch1217	-0.080	-0.243	-0.111	-0.114	0.018	0.060	-0.107	-0.020	-0.032	-0.039	-0.090	0.048	0.065
nad18	-0.068	-0.333	-0.036	-0.051	-0.084	-0.016	**-0.220**	**-0.179**	-0.107	*-0.126*	-0.071	0.016	0.017
good	**-0.785**	*-0.907*	**-1.594**	**-1.752**	**-0.741**	**-1.107**	-0.152	*-0.420*	-0.537	-0.394	**-0.962**	**-0.722**	-1.127
fair	**-1.404**	**-1.806**	**-2.453**	**-2.240**	**-1.972**	**-2.288**	-0.917	**-1.821**	**-1.615**	**-1.237**	**-3.250**	**-1.427**	**-2.055**
bad	**-2.009**	**-2.881**	**-3.428**	**-3.731**	**-2.987**	**-3.620**	**-2.349**	**-2.828**	**-2.662**	**-2.586**	**-4.577**	**-2.659**	**-3.044**
very bad	**-2.422**	**-4.185**	**-4.052**	**-3.907**	**-3.775**	**-4.562**	**-3.321**	**-3.533**	**-4.334**	**-2.927**	**-5.617**	**-3.617**	**-3.605**
chronic	**0.948**	0.181	**0.786**	**0.770**	**0.897**	*0.314*	**0.810**	**0.712**	**1.119**	**0.558**	0.162	**0.477**	**0.953**
Constant	**3.020**	**-2.805**	*3.454*	*-4.066*	0.923	-0.225	-2.302	-0.504	-0.228	0.790	1.608	**3.192**	*2.927*
N	10387	3695	8463	4145	9834	8299	3963	13201	9182	11898	10877	5553	5063
Likelihood	-8708	-2221	-3911	-2829	-6103	-4689	-2384	-5848	-3215	-6731	-3976	-5122	-3326

Table B.21. Linear fixed-effects regression on GP visits (1995-2001), controlling for age-gender only (see Equation (8)).

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
mage2125	0.359	-0.042	-0.016	-0.141	0.000	0.353	*0.310*	-0.039	-0.063	0.174	0.056	**-0.495**
mage2630	-0.623	-0.183	-0.146	-0.038	0.000	0.384	**0.654**	0.051	0.095	*0.335*	0.171	**-0.803**
mage3135	-0.014	-0.241	-0.175	-0.209	0.087	0.300	**0.856**	0.206	0.154	0.398	0.150	*-0.708*
mage3640	-0.502	-0.373	-0.106	0.042	-0.422	0.010	**1.232**	0.216	0.321	0.385	0.396	*-0.745*
mage4145	-0.271	-0.154	-0.144	0.190	-0.014	-0.407	**1.558**	0.327	0.601	*0.601*	0.658	-0.804
mage4650	-1.324	-0.002	-0.030	0.452	-0.482	-0.166	**1.907**	0.265	0.803	**0.847**	0.924	-0.492
mage5155	-1.491	0.383	0.203	1.076	0.951	0.132	**2.610**	0.267	**1.288**	**1.056**	*1.414*	-0.367
mage5660	-0.450	0.551	0.279	*1.840*	0.784	0.210	**3.326**	0.621	**1.897**	**1.519**	*1.707*	-0.231
mage6165	0.918	0.691	0.443	**2.590**	1.217	0.706	**4.605**	*0.871*	**2.250**	**1.971**	1.225	-0.508
mage6670	2.058	1.043	0.226	**3.565**	0.514	1.189	**6.264**	**1.210**	**2.302**	**2.188**	**3.570**	-0.525
mage7175	-1.917	1.554	*1.091*	**5.188**	0.375	*2.197*	**8.191**	**1.121**	**3.139**	**2.706**	**4.291**	-0.352
mage7680		1.428	**1.696**	**6.227**	0.466	**3.577**	**10.059**	**1.686**	**3.741**	**3.308**	**5.508**	-0.362
mage8185		**2.712**	**2.564**	**5.398**	0.466	**3.939**	**12.627**	**1.680**	**3.960**	**3.367**	**7.663**	-0.446
mage8690		**3.439**	**2.464**	**8.244**	-0.784	**5.179**	**11.941**	**1.911**	**3.696**	**4.236**	**7.745**	**3.295**
mage9195		*4.024*	2.271	**13.044**		-0.532	**11.747**	**2.473**	**5.641**	**6.298**	**7.282**	2.629
fage1620	-4.147				2.137						-0.363	
fage2125	-3.496	0.193	-0.274	-0.314	1.224	0.363	*0.355*	0.076	0.090	**0.502**	-0.221	-0.127
fage2630	-4.996	-0.024	-0.180	-0.366	1.607	**1.086**	**1.002**	0.177	0.224	**0.587**	-0.014	-0.107
fage3135	-5.021	-0.567	-0.056	-0.558	1.664	*0.983*	**1.805**	0.311	0.310	*0.469*	0.127	-0.369
fage3640	-4.988	-0.470	-0.188	-0.654	2.035	0.987	**2.065**	0.382	*0.882*	**0.645**	0.456	-0.454
fage4145	*-5.643*	-0.757	-0.189	-0.272	2.306	1.020	**2.405**	0.315	*0.998*	**0.948**	0.246	-0.305
fage4650	*-4.867*	-0.733	-0.304	0.409	1.639	1.110	**2.906**	0.308	*0.945*	**1.079**	0.972	-0.337
fage5155	-3.587	-0.543	-0.159	1.260	1.062	1.287	**3.403**	0.593	**1.657**	**1.260**	1.479	-0.291
fage5660	-2.413	-0.606	-0.042	**2.109**	2.132	*1.561*	**4.456**	0.473	**2.008**	**1.587**	1.671	-0.413
fage6165	-0.578	-0.349	0.037	**2.464**	1.465	**2.310**	**5.855**	0.403	**2.506**	**1.790**	1.181	-0.735
fage6670	-1.274	0.378	0.585	**2.847**	1.204	**2.472**	**7.191**	0.513	**2.536**	**1.737**	1.768	-0.880
fage7175		1.493	*1.056*	**3.908**	0.790	**3.324**	**8.332**	0.515	**3.525**	**1.934**	2.411	*-0.969*
fage7680		**2.067**	*1.313*	**4.980**	0.969	**4.191**	**9.977**	0.507	**3.534**	**1.724**	**4.180**	-1.022
fage8185		**3.440**	**1.882**	**5.789**	**3.917**	**4.456**	**10.222**	0.727	**3.959**	**1.793**	**5.333**	-1.133
fage8690		**3.746**		**6.233**		**5.165**	**12.882**	0.230	**3.903**	**1.438**	**5.669**	-1.223
fage9195		**11.304**	1.513	**6.600**		*3.945*	**13.107**	0.176	**2.849**	0.211	**8.113**	-1.889
Constant	**6.788**	**2.773**	**2.717**	**3.865**	2.626	**2.519**	**1.324**	**1.677**	**2.602**	**1.994**	**3.558**	**2.563**

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.21. Continued

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
σ_μ	8.118	3.935	3.405	6.053	4.741	4.424	4.904	3.002	4.885	3.306	5.665	2.399
σ_ε	5.753	3.775	3.368	4.581	3.514	4.433	4.736	2.997	5.418	3.176	5.129	2.357
ρ	0.666	0.521	0.505	0.636	0.645	0.499	0.517	0.501	0.448	0.520	0.550	0.509
N	16858	30306	60686	34151	13116	40888	105219	70350	95993	77987	44163	37632
T	1995-1996	1995-2001	1995-2001	1995-2001	1995-1996	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1996-2001
R^2-within	0.004	0.004	0.001	0.005	0.005	0.003	0.009	0.001	0.001	0.002	0.005	0.002
R^2-betweeen	0.005	0.015	0.034	0.154	0.018	0.105	0.218	0.178	0.172	0.159	0.174	0.003
R^2-overall	0.005	0.010	0.010	0.104	0.017	0.061	0.133	0.091	0.097	0.096	0.103	0.003

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho=\sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Table B.22. Linear fixed-effects regression on GP visits (1995-2001), controlling for age-gender and socio-economic characteristics (see Equation (9)).

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
mage2125	0.415	-0.045	-0.129	0.016	0.086	0.210	0.190	-0.026	-0.105	0.112	-0.011	**-0.463**
mage2630	-0.589	-0.113	-0.305	0.100	0.054	0.026	0.407	0.044	0.037	0.228	0.071	**-0.761**
mage3135	0.058	-0.054	-0.339	-0.102	0.014	-0.178	0.481	0.156	0.083	0.288	0.030	*-0.653*
mage3640	-0.424	-0.114	-0.234	0.103	-0.522	-0.358	**0.828**	0.147	0.236	0.298	0.275	*-0.693*
mage4145	-0.198	0.092	-0.253	0.229	0.013	-0.620	**1.150**	0.272	0.481	0.518	0.522	*-0.761*
mage4650	-1.289	0.190	-0.192	0.481	-0.327	-0.353	**1.463**	0.222	0.630	*0.727*	0.749	-0.463
mage5155	-1.403	0.554	-0.047	1.032	1.168	-0.114	**2.080**	0.212	*1.038*	*0.850*	1.158	-0.346
mage5660	-0.287	0.728	-0.077	1.653	1.072	-0.134	**2.651**	0.524	**1.485**	**1.183**	1.216	-0.218
mage6165	1.272	0.933	-0.020	*2.229*	1.369	0.224	**3.748**	0.701	**1.627**	**1.527**	0.421	-0.430
mage6670	2.378	1.341	-0.289	**3.210**	0.608	0.737	**5.284**	*0.971*	*1.575*	**1.579**	**2.713**	-0.444
mage7175	-1.605	*1.848*	0.538	**4.804**	0.489	1.699	**7.135**	*0.861*	**2.403**	**2.026**	**3.389**	-0.286
mage7680		1.696	1.084	**5.819**	0.624	**3.050**	**8.933**	**1.411**	**2.998**	**2.541**	**4.554**	-0.304
mage8185		**2.938**	**1.934**	**4.970**	0.365	**3.380**	**11.383**	**1.389**	**3.192**	**2.552**	**6.611**	-0.425
mage8690		**3.651**	*1.839*	**7.753**	-0.866	**4.577**	**10.605**	*1.596*	**2.890**	**3.335**	**6.597**	**3.340**
mage9195		*4.244*	1.463	**12.559**		-1.288	**10.377**	*2.148*	**4.796**	**5.393**	*5.928*	2.612
fage1620	-4.125				1.864						-0.453	
fage2125	-3.432	0.125	*-0.405*	-0.146	1.034	0.155	0.206	0.074	0.022	**0.443**	-0.398	-0.172
fage2630	-5.014	0.000	-0.377	-0.215	1.455	0.720	**0.687**	0.129	0.110	**0.496**	-0.217	-0.132
fage3135	-5.023	-0.380	-0.272	-0.431	1.506	0.500	**1.401**	0.232	0.189	0.414	-0.050	-0.379
fage3640	-5.103	-0.229	-0.343	-0.562	2.019	0.609	**1.656**	0.319	0.746	*0.630*	0.302	-0.463
fage4145	-5.737	-0.555	-0.300	-0.162	2.352	0.843	**1.970**	0.255	0.823	**0.934**	0.056	-0.332
fage4650	-4.939	-0.587	-0.456	0.493	1.795	1.013	**2.417**	0.249	0.723	**1.001**	0.727	-0.383
fage5155	-3.699	-0.411	-0.378	1.230	1.381	1.149	**2.821**	0.499	**1.383**	**1.116**	1.194	-0.347
fage5660	-2.466	-0.450	-0.307	*1.943*	2.364	1.313	**3.763**	0.341	**1.658**	**1.385**	1.187	-0.479
fage6165	-0.566	-0.026	-0.268	*2.226*	1.647	*1.993*	**5.030**	0.240	**2.070**	**1.477**	0.553	-0.737
fage6670	-1.189	0.737	0.228	**2.585**	1.410	*2.065*	**6.252**	0.270	**1.996**	**1.301**	1.111	-0.849
fage7175		*1.835*	0.644	**3.620**	1.005	**2.849**	**7.301**	0.239	**2.938**	**1.435**	1.706	-0.951
fage7680		*2.375*	0.851	**4.655**	1.177	**3.653**	**8.818**	0.216	**2.898**	**1.174**	*3.414*	-1.038
fage8185		**3.723**	*1.372*	**5.426**	**4.020**	**3.845**	**8.925**	0.419	**3.289**	*1.201*	**4.521**	-1.160
fage8690		**4.025**	1.312	**5.819**		**4.470**	**11.514**	-0.117	**3.238**	0.800	**4.821**	-1.260
fage9195		**11.561**	0.958	**6.134**		2.992	**11.705**	-0.185	*2.151*	-0.398	**7.301**	-1.944

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho=\sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Table B.22. Continued

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
isced7		0.027	-0.131	-0.294	4.112	0.034	-0.082	-0.018	0.052	0.049	0.058	0.138
isced3		0.056	0.008	-0.005	2.145	0.027	0.057	0.041	0.150	0.034	0.129	-0.022
single	-0.245	*0.342*	-0.218	-0.147	-0.205	-0.410	**-0.604**	-0.120	-0.173	0.015	-0.141	0.140
sep/divorced	0.140	**0.538**	0.082	0.315	-0.491	0.716	-0.187	-0.042	0.510	-0.100	0.142	0.191
widowed	1.889	0.457	**0.877**	0.171	0.361	0.537	**1.133**	0.079	0.226	*0.319*	*0.709*	0.314
part_emp	-0.099	0.183	0.081	0.016	-0.105	-0.027	0.072	0.015	0.132	-0.087	-0.136	-0.003
selfemploy	-0.215	-0.140	-0.011	-0.025	0.287	0.192	-0.028	0.029	-0.036	-0.041	-0.039	*-0.245*
military	-0.456	-0.115	0.795	2.531	0.813		-0.189	0.083	-0.081	0.059	0.260	0.534
student	-0.378	0.044	0.024	0.449	0.165	0.040	-0.101	0.097	0.010	0.044	-0.044	-0.117
unemployed	0.685	*0.344*	**0.552**	0.141	0.028	**0.487**	0.055	0.105	0.107	**0.391**	**0.626**	-0.034
housework	-0.604	0.271	**0.345**	0.420	**1.013**	**0.861**	**0.362**	0.066	**0.508**	**0.511**	0.191	0.005
retired	-1.165	-0.115	0.161	0.448	**1.256**	**0.818**	**0.623**	**0.308**	**0.855**	**0.804**	**0.917**	**-0.320**
inactive	*-3.297*	**2.189**	**0.362**	**2.132**	**2.757**	**4.198**	**1.000**	**0.894**	**1.387**	**1.002**	0.787	**1.133**
lninc_ppp	-0.017	0.134	0.063	0.094	0.241	*0.192*	**0.159**	**0.097**	0.055	0.037	*0.175*	-0.007
nch04	0.383	-0.155	-0.031	-0.070	**0.841**	**0.514**	0.052	0.095	-0.129	0.082	-0.042	*-0.111*
nch511	0.233	-0.155	*-0.142*	-0.024	0.343	0.120	-0.094	0.066	-0.106	-0.024	-0.057	-0.008
nch1217	0.122	-0.099	**-0.189**	-0.056	0.144	*-0.132*	-0.106	-0.017	-0.048	**-0.125**	-0.096	-0.035
nad18	-0.077	0.092	**-0.133**	-0.154	0.059	-0.099	-0.063	-0.029	-0.034	-0.026	-0.035	-0.023
Constant	**7.213**	0.933	**2.549**	**3.182**	-2.209	0.702	**1.485**	*0.814*	**2.146**	**1.669**	1.911	**2.708**
σ_μ	8.202	3.924	3.362	5.977	5.071	4.275	4.911	3.009	4.821	3.245	5.618	2.413
σ_ε	5.752	3.768	3.366	4.578	3.504	4.412	4.733	2.995	5.415	3.172	5.127	2.356
ρ	0.670	0.520	0.499	0.630	0.677	0.484	0.518	0.502	0.442	0.511	0.546	0.512
N	16858	30306	60686	34151	13116	40888	105219	70350	95993	77987	44163	37632
T	1995-1996	1995-2001	1995-2001	1995-2001	1995-1996	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1996-2001
R^2*-within*	0.006	0.009	0.003	0.007	0.014	0.013	0.010	0.002	0.003	0.005	0.005	0.004
R^2*-betweeen*	0.001	0.019	0.058	0.180	0.002	0.163	0.221	0.153	0.191	0.196	0.174	0.001
R^2*-overall*	0.001	0.015	0.036	0.125	0.002	0.103	0.135	0.076	0.110	0.122	0.103	0.001

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho=\sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Table B.23. Linear fixed-effects regression on GP visits (1995-2001), controlling for age-gender, socio-economic characteristics and health status (see Equation (10)).

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
mage2125	0.385	-0.103	-0.146	0.000	-0.077	0.148	0.150	-0.077	-0.137	0.068	-0.005	**-0.448**
mage2630	-0.654	-0.231	-0.308	-0.113	0.063	-0.118	0.290	-0.001	-0.017	0.128	0.080	**-0.783**
mage3135	0.013	-0.225	-0.396	-0.300	0.212	-0.408	0.331	0.120	0.012	0.106	0.042	*-0.718*
mage3640	-0.507	-0.358	-0.360	-0.249	-0.510	-0.703	*0.654*	0.101	0.101	0.058	0.217	*-0.801*
mage4145	-0.497	-0.224	-0.416	-0.175	0.012	-1.035	**0.990**	0.179	0.231	0.190	0.459	**-0.915**
mage4650	-1.586	-0.223	-0.365	-0.095	-0.335	-0.800	**1.325**	0.135	0.331	0.301	0.718	-0.671
mage5155	-1.987	0.000	-0.304	0.351	1.112	-0.629	**1.820**	0.092	0.704	0.289	1.160	-0.619
mage5660	-0.855	-0.071	-0.372	0.921	0.935	-0.715	**2.306**	0.305	1.054	0.467	1.289	-0.638
mage6165	0.673	0.025	-0.250	1.416	1.305	-0.600	**3.314**	0.409	1.132	0.684	0.911	-0.844
mage6670	1.690	0.153	-0.598	*2.226*	0.889	-0.106	**4.720**	0.628	1.051	0.630	**3.119**	-0.916
mage7175	-2.427	0.398	-0.080	**3.364**	0.594	0.635	**6.013**	0.344	*1.711*	*0.848*	**3.682**	-0.728
mage7680		-0.112	0.210	**4.124**	0.712	1.615	**7.371**	0.786	**2.127**	*1.088*	**4.324**	-0.968
mage8185		0.852	0.822	*2.732*	-0.108	1.928	**9.296**	0.524	*2.028*	0.997	**6.238**	-1.332
mage8690		1.454	0.326	**4.810**	-2.401	*2.637*	**8.403**	0.612	1.464	*1.284*	**5.204**	*2.308*
mage9195		1.678	-0.358	**9.994**		*-4.893*	**7.437**	0.971	*3.136*	**2.877**	4.172	1.501
fage1620	-4.286				2.517						-0.580	
fage2125	-3.669	0.034	*-0.488*	-0.245	2.144	0.090	0.232	0.035	0.016	**0.357**	-0.569	-0.213
fage2630	-5.011	-0.237	*-0.549*	-0.362	2.310	0.554	**0.665**	0.068	0.021	0.323	-0.372	-0.231
fage3135	-4.998	-0.822	-0.459	-0.607	2.440	0.266	**1.313**	0.172	0.047	0.151	-0.250	*-0.564*
fage3640	-5.129	-0.796	-0.617	-0.818	2.830	0.322	**1.537**	0.244	0.566	0.314	0.104	*-0.733*
fage4145	*-5.642*	*-1.268*	*-0.692*	-0.545	2.910	0.520	**1.761**	0.190	0.633	0.516	-0.170	-0.610
fage4650	*-4.699*	*-1.420*	**-0.990**	-0.038	2.611	0.698	**2.189**	0.135	0.490	0.433	0.382	*-0.717*
fage5155	-3.649	*-1.372*	*-1.003*	0.583	2.070	0.778	**2.466**	0.305	*1.107*	0.445	0.810	*-0.775*
fage5660	-2.305	*-1.602*	*-1.111*	1.339	3.072	0.800	**3.280**	0.115	*1.362*	0.593	0.954	*-0.966*
fage6165	-0.126	-1.196	*-1.188*	1.492	2.501	1.293	**4.427**	-0.067	**1.830**	0.584	0.501	**-1.202**
fage6670	-0.602	-0.555	-0.816	1.657	2.086	1.295	**5.304**	-0.046	**1.783**	0.278	1.072	**-1.369**
fage7175		0.244	-0.565	*2.220*	1.396	*1.946*	**6.218**	-0.158	**2.602**	0.304	1.469	**-1.430**
fage7680		0.446	-0.556	**3.050**	1.759	**2.496**	**7.283**	-0.272	**2.508**	-0.185	2.591	**-1.543**
fage8185		1.432	-0.260	**3.523**	**4.526**	*2.299*	**6.876**	-0.103	**2.679**	-0.279	*3.308*	**-1.710**
fage8690		1.347	-0.656	**3.531**		*2.534*	**9.005**	-0.891	**2.432**	-0.847	2.692	*-1.837*
fage9195		**9.111**	-1.069	*3.932*		0.471	**8.413**	-1.159	**1.118**	**-2.210**	*4.305*	-1.161

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho=\sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Table B.23. Continued

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
isced7		0.038	-0.077	-0.300	5.756	-0.044	-0.112	-0.059	0.038	0.020	0.063	0.128
isced3		0.027	0.063	-0.008	3.058	-0.024	0.014	0.034	0.142	0.011	0.164	-0.030
single	-0.265	*0.379*	-0.233	-0.151	-0.222	-0.436	**-0.611**	-0.087	-0.215	-0.005	-0.241	0.157
sep/divorced	0.211	**0.527**	0.057	0.354	-0.561	0.629	-0.125	0.026	0.488	-0.107	0.064	0.197
widowed	1.572	0.364	**0.842**	0.174	0.466	0.416	**1.057**	-0.141	0.208	0.173	0.547	0.313
part_emp	-0.118	0.125	0.032	-0.013	-0.156	-0.129	0.028	-0.013	0.058	-0.132	-0.190	-0.008
selfemploy	-0.207	-0.131	-0.039	-0.062	0.114	0.089	-0.028	0.055	-0.074	-0.027	-0.066	*-0.287*
military	-0.424	-0.175	0.804	*2.621*	0.704		-0.182	0.057	-0.110	0.042	0.157	**0.543**
student	-0.248	0.013	-0.028	0.378	0.191	-0.072	-0.085	0.009	-0.023	0.012	-0.055	-0.100
unemployed	0.740	0.262	**0.331**	0.160	-0.017	0.302	0.029	0.046	0.103	**0.279**	0.334	-0.044
housework	-0.537	0.182	*0.176*	0.384	**0.862**	**0.573**	**0.339**	-0.015	**0.424**	**0.295**	0.029	-0.006
retired	-0.970	-0.276	0.013	0.348	*0.915*	0.398	**0.411**	0.115	**0.786**	**0.489**	**0.754**	**-0.311**
inactive	*-3.198*	**1.614**	0.105	**1.363**	**1.914**	**2.680**	**0.533**	*0.275*	**1.003**	**0.521**	0.484	*0.695*
lninc_ppp	-0.015	0.134	0.061	0.088	0.234	*0.156*	**0.161**	**0.077**	0.062	*0.067*	*0.209*	-0.015
nch04	0.407	-0.142	0.000	-0.080	**0.891**	**0.527**	0.074	0.110	-0.100	*0.102*	-0.031	-0.091
nch511	0.262	-0.151	-0.109	-0.021	0.355	0.119	-0.090	0.079	-0.084	-0.012	-0.063	0.009
nch1217	0.218	-0.105	**-0.148**	-0.035	0.188	-0.113	-0.078	-0.003	-0.025	**-0.112**	-0.100	-0.026
nad18	-0.076	0.086	**-0.131**	-0.154	0.045	-0.094	-0.048	-0.007	-0.020	-0.044	-0.048	-0.010
bad	-0.136	**-2.364**	**-2.618**	**-2.532**	**-2.267**	-0.614	**-4.467**	**-1.167**	**-1.000**	**-0.828**	**-4.285**	**-1.827**
fair	**-3.749**	**-4.166**	**-4.776**	**-6.041**	**-4.427**	**-3.837**	**-7.875**	**-2.338**	**-2.990**	**-2.333**	**-6.743**	**-2.843**
good	**-4.895**	**-5.207**	**-6.026**	**-7.550**	**-5.794**	**-5.418**	**-8.665**	**-3.596**	**-4.204**	**-3.061**	**-8.235**	**-3.416**
very good	**-5.256**	**-5.705**	**-6.367**	**-8.152**	**-6.162**	**-6.015**	**-9.159**	**-4.032**	**-4.497**	**-3.224**	**-8.736**	**-3.674**
chronic	**0.794**	**0.536**	**0.936**	**0.904**	**0.723**	**1.915**	**1.799**	**0.750**	**1.180**	**0.704**	**1.370**	**0.502**
Constant	**11.347**	**6.541**	8.385	**10.747**	2.024	**6.615**	**9.660**	**4.459**	**5.688**	**4.233**	**9.239**	**6.016**
σ_μ	7.627	3.575	3.033	5.423	4.905	3.770	4.409	2.609	4.356	2.924	4.973	2.252
σ_ε	5.692	3.711	3.286	4.484	3.433	4.295	4.592	2.915	5.345	3.111	5.013	2.324
ρ	0.642	0.481	0.460	0.594	0.671	0.435	0.480	0.445	0.399	0.469	0.496	0.484

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho=\sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Table B.23. Continued

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
N	16858	30306	60686	34151	13116	40888	105219	70350	95993	77987	44163	37632
T	1995-1996	1995-2001	1995-2001	1995-2001	1995-1996	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1996-2001
R^2-within	0.027	0.039	0.050	0.048	0.054	0.065	0.068	0.055	0.028	0.043	0.050	0.030
R^2-betweeen	0.087	0.193	0.254	0.363	0.059	0.359	0.376	0.379	0.339	0.381	0.357	0.129
R^2-overall	0.074	0.126	0.171	0.265	0.053	0.244	0.253	0.298	0.206	0.253	0.238	0.091

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho=\sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Table B.24. Linear fixed-effects regression on hospital nights (1995-2001), controlling for age-gender only (see Equation (8)).

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI
mage2125	0.112	0.169	0.149	0.171	0.126	-0.048	0.207	-0.234	0.155	**-0.782**	-0.075	0.079	0.021	-0.258
mage2630	-0.097	0.397	-0.010	0.443	0.177	-0.256	0.149	0.073	0.326	*-0.754*	-0.057	0.087	-0.402	-0.384
mage3135	-0.149	0.253	-0.331	0.236	0.198	-0.169	0.262	0.101	0.241	*-0.893*	-0.077	0.087	-0.545	-0.532
mage3640	-0.106	-0.356	-0.509	0.745	0.177	-0.320	0.166	0.103	-0.073	-0.750	0.048	-0.081	0.142	-0.042
mage4145	-0.319	-0.485	-0.651	0.485	0.331	-0.381	0.070	-0.114	-0.178	-0.628	0.067	-0.189	0.175	0.125
mage4650	-0.101	-0.059	-0.704	0.621	0.621	-0.402	0.158	0.043	-0.250	-0.750	0.108	0.165	-0.174	0.267
mage5155	0.226	0.123	-1.073	0.573	0.920	-0.469	0.193	0.102	0.123	-0.854	0.204	-0.166	0.693	0.792
mage5660	0.356	0.252	-0.872	1.193	*1.465*	-0.386	0.606	0.487	0.040	-0.451	0.442	0.042	0.627	0.764
mage6165	0.448	0.205	-0.941	0.538	*1.788*	-0.521	0.961	1.102	0.785	-0.352	0.457	0.070	0.571	0.797
mage6670	1.305	0.149	-1.500	1.515	*2.073*	-0.710	*1.899*	1.698	0.721	-0.480	0.837	0.828	1.923	1.499
mage7175	1.634	0.152	-1.261	0.610	**2.562**	-2.071	*2.009*	2.405	*1.616*	-0.458	*1.540*	0.526	1.895	1.959
mage7680	1.785	-1.220	-1.167	0.032	**3.499**	-1.950	*1.901*	*3.627*	*1.634*	-1.007	**2.479**	1.251	*3.752*	*3.538*
mage8185	**5.362**	-0.261	-0.415	1.840	**3.994**	-2.033	*2.523*	*4.011*	**2.353**	-0.596	**2.588**	1.131	*4.697*	**6.228**
mage8690	**5.672**	0.454	-0.277	*4.861*	**4.169**	**30.967**	**4.532**	**18.927**	*2.695*	-0.333	**3.598**	0.946	**7.372**	**10.601**
mage9195	7.194	0.983	**6.015**	**22.111**	3.228		**7.369**	**14.913**	*3.743*	0.441	*4.108*	0.832	5.900	4.411
fage1620						3.362							0.107	
fage2125	0.019	0.671	0.065	-0.040	0.434	3.101	0.257	-0.353	-0.140	0.074	-0.035	0.007	-0.222	0.008
fage2630	-0.044	0.004	0.317	0.008	0.473	3.548	0.428	-0.008	-0.124	-0.028	0.177	-0.029	-0.377	0.109
fage3135	-0.241	0.321	-0.148	-0.395	0.262	2.787	0.389	0.028	-0.155	0.167	0.195	-0.077	-0.864	0.250
fage3640	-0.240	0.372	-0.327	-0.123	0.248	2.110	0.264	0.337	-0.316	0.098	0.000	-0.330	-1.061	0.385
fage4145	-0.136	-0.114	-0.261	0.157	0.169	1.872	0.090	0.408	-0.170	-0.331	0.125	-0.541	-1.692	0.472
fage4650	-0.543	-0.066	-0.405	0.782	0.709	2.006	-0.032	0.341	-0.150	-0.354	-0.043	-0.595	-1.022	0.379
fage5155	-0.092	0.340	-0.067	1.058	0.717	2.198	-0.300	0.216	-0.097	-0.414	0.057	-0.510	-0.885	0.750
fage5660	-0.051	1.250	-0.576	1.335	0.858	2.035	-0.546	0.647	-0.106	-0.888	0.031	-0.231	-1.144	0.640
fage6165	-0.297	1.285	-0.156	1.277	1.208	1.727	-0.195	0.931	-0.237	-1.015	0.485	-0.521	-0.806	1.349
fage6670	1.075	2.041	-0.176	1.141	*1.632*	1.467	-0.014	1.442	0.444	-0.929	0.876	0.031	-1.170	*2.389*
fage7175	2.113	2.865	0.450	*3.192*	**2.335**	-0.607	0.859	2.234	0.579	-1.018	**1.878**	0.206	0.673	2.285
fage7680	0.894	3.248	1.438	*3.706*	**2.830**	-1.132	**3.027**	*3.698*	0.465	-1.153	**2.235**	0.499	3.957	*2.830*
fage8185	**3.405**	*4.800*	*2.505*	**4.788**	**4.532**	*-3.500*	**3.642**	**4.346**	0.808	-1.400	**3.479**	1.125	4.271	2.740
fage8690	**6.982**	**7.129**	1.489	**5.466**	**5.787**		**4.233**	**7.632**	0.647	-1.394	**4.794**	0.633	5.052	**9.039**
fage9195	**8.287**	4.909	1.510	-0.899	**5.702**		**7.979**	**10.007**	-0.388	-1.275	**6.017**	2.057	4.546	9.039
Constant	**1.696**	0.786	**1.101**	0.722	0.286	*0.023*	0.424	0.525	0.876	**1.307**	*0.577*	**0.737**	2.094	0.453

Notes: Bold = significant at 1%; italic = significant at 5%.

Table B.24. Continued

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI
σ_μ	6.045	6.679	4.596	7.199	4.768	6.634	4.745	5.726	4.692	3.703	5.355	4.519	7.115	5.852
σ_ε	7.722	7.795	5.360	7.474	5.828	4.288	5.097	6.866	6.021	4.703	6.045	5.189	8.976	5.666
ρ	0.380	0.423	0.424	0.481	0.401	0.705	0.464	0.410	0.378	0.383	0.440	0.431	0.386	0.516
N	78057	30318	60729	34022	73250	13124	58966	40729	105095	70350	96029	78046	44996	37656
T	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-1996	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1996-2001
R^2-*within*	0.002	0.001	0.001	0.003	0.001	0.025	0.003	0.006	0.001	0.001	0.001	0.001	0.002	0.003
R^2-*betweeen*	0.026	0.011	0.001	0.032	0.058	0.000	0.040	0.037	0.023	0.010	0.023	0.007	0.030	0.039
R^2-*overall*	0.011	0.005	0.001	0.014	0.022	0.000	0.018	0.019	0.009	0.003	0.012	0.003	0.013	0.022

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho = \sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Table B.25. Linear fixed-effects regression on hospital nights (1995-2001), controlling for age-gender and socio-economic characteristics (see Equation (9)).

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI
mage2125	0.125	-0.145	0.114	0.103	0.028	-0.037	0.213	-0.353	0.172	**-0.739**	-0.088	0.042	-0.024	-0.356
mage2630	-0.146	-0.103	-0.112	0.496	0.173	-0.244	0.183	-0.141	0.341	*-0.719*	-0.047	0.053	-0.543	-0.431
mage3135	-0.194	-0.363	-0.564	0.357	0.271	-0.220	0.301	-0.163	0.180	*-0.876*	-0.058	0.077	-0.784	-0.573
mage3640	-0.049	-1.007	-0.836	0.922	0.289	-0.390	0.251	-0.144	-0.137	-0.768	0.071	-0.076	-0.076	-0.016
mage4145	-0.193	-1.235	-1.004	0.721	0.422	-0.435	0.221	-0.320	-0.211	-0.687	0.072	-0.183	0.030	0.128
mage4650	0.043	-0.919	-1.076	0.801	0.673	-0.430	0.345	-0.163	-0.249	-0.798	0.075	0.142	-0.282	0.204
mage5155	0.375	-0.780	*-1.451*	0.706	0.940	-0.469	0.412	-0.133	0.129	-0.897	0.120	-0.249	0.557	0.633
mage5660	0.504	-0.749	-1.333	1.261	1.397	-0.395	0.845	0.217	-0.007	-0.488	0.226	-0.136	0.255	0.454
mage6165	0.658	-1.386	*-1.716*	0.536	*1.567*	-0.622	1.229	0.759	0.660	-0.423	0.058	-0.195	-0.165	0.222
mage6670	1.556	-1.744	*-2.280*	1.505	*1.839*	-0.784	**2.235**	1.436	0.539	-0.564	0.364	0.440	1.147	0.854
mage7175	1.897	-1.864	*-2.011*	0.530	**2.328**	-2.159	**2.346**	2.137	*1.399*	-0.542	1.061	0.089	1.067	1.269
mage7680	2.057	-3.321	-1.938	-0.115	**3.271**	-1.959	*2.227*	*3.364*	1.390	-1.102	*1.992*	0.758	2.868	2.827
mage8185	**5.623**	-2.449	-1.214	1.532	**3.773**	-2.129	**2.826**	*3.755*	*2.045*	-0.696	*2.066*	0.592	3.650	**5.454**
mage8690	**5.976**	-1.756	-1.091	4.438	**3.947**	**30.871**	**4.814**	**18.721**	*2.332*	-0.458	**3.010**	0.340	*6.175*	**9.675**
mage9195	7.484	-1.232	*5.133*	**21.631**	2.986		**7.574**	**14.877**	3.367	0.304	*3.463*	0.228	4.453	3.661
fage1620						2.486							0.117	
fage2125	-0.043	0.152	0.036	-0.141	0.371	2.315	0.237	-0.526	-0.152	0.118	-0.060	-0.027	-0.243	-0.201
fage2630	-0.189	-0.813	0.158	0.016	0.486	2.792	0.446	-0.250	-0.203	-0.003	0.145	-0.054	-0.451	-0.025
fage3135	-0.360	-0.495	-0.489	-0.322	0.336	2.032	0.437	-0.307	-0.296	0.128	0.174	-0.048	-0.911	0.170
fage3640	-0.220	-0.433	-0.705	-0.011	0.352	1.381	0.387	0.001	-0.441	0.020	-0.012	-0.274	-1.000	0.338
fage4145	-0.056	-1.039	-0.602	0.300	0.256	1.164	0.282	0.158	-0.256	-0.418	0.103	-0.490	-1.602	0.368
fage4650	-0.461	-1.118	-0.716	0.792	0.760	1.360	0.183	0.154	-0.206	-0.425	-0.088	-0.578	-0.928	0.154
fage5155	-0.011	-0.819	-0.344	0.947	0.750	1.641	-0.059	0.034	-0.172	-0.510	-0.017	-0.528	-0.810	0.400
fage5660	0.035	0.042	-0.874	1.127	0.843	1.476	-0.283	0.431	-0.214	-1.005	-0.100	-0.284	-1.317	0.135
fage6165	-0.121	-0.396	-0.528	1.031	1.121	1.277	0.145	0.714	-0.398	*-1.161*	0.283	-0.657	-1.177	0.501
fage6670	1.303	0.108	-0.573	0.774	1.532	1.013	0.374	1.218	0.231	-1.088	0.582	-0.199	-1.568	1.355
fage7175	*2.348*	0.816	0.039	2.713	**2.233**	-0.979	1.281	2.067	0.313	-1.224	*1.533*	-0.073	0.206	1.207
fage7680	1.147	1.162	0.977	3.025	**2.723**	-1.501	**3.468**	*3.553*	0.123	*-1.373*	*1.834*	0.182	3.415	1.622
fage8185	**3.698**	2.641	1.958	*3.930*	**4.425**	*-3.731*	**4.104**	*4.216*	0.391	*-1.624*	**3.034**	0.769	3.694	1.484
fage8690	**7.300**	*4.964*	0.854	*4.421*	**5.680**		**4.727**	**7.582**	0.201	-1.649	**4.356**	0.237	4.399	**7.803**
fage9195	**8.601**	2.618	0.478	-2.191	**5.594**		**8.497**	**9.817**	-0.850	-1.529	**5.547**	1.706	3.946	7.838

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho=\sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Table B.25. Continued

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI
isced7	-0.347	0.523	-0.113	0.086	-0.181	-0.597	0.130	0.486	0.019	0.024	-0.050	0.225	-0.275	-0.258
isced3	-0.180	*0.512*	-0.069	0.135	0.015	-0.574	-0.059	0.170	0.030	0.105	0.097	0.106	0.084	0.213
single	-0.271	-0.553	-0.263	0.757	0.435	0.187	0.158	-0.036	-0.217	*-0.437*	0.019	0.028	0.114	0.322
sep/divorced	0.496	0.753	-0.205	0.095	0.248	0.000	0.136	0.149	-0.077	-0.361	-0.241	-0.328	*1.299*	0.226
widowed	0.150	0.811	0.095	**3.590**	-0.011	**-2.763**	0.467	-0.646	**0.898**	0.220	0.437	*0.405*	*1.338*	*1.018*
part_emp	-0.112	0.146	0.078	0.266	-0.065	-0.003	-1.019	0.074	-0.063	0.059	0.056	0.366	*-0.765*	-0.274
selfemploy	-0.425	0.388	0.013	0.323	0.039	0.293	-0.083	0.287	-0.236	-0.159	0.037	0.249	0.253	-0.147
military	-0.171	-0.623	-0.299	0.023	-0.428	0.438			0.024	-0.710	-0.046	-0.017	-0.046	0.343
student	-0.058	-0.181	*-0.381*	0.194	-0.202	-0.196	0.102	0.064	-0.021	0.124	-0.061	0.119	-0.616	-0.262
unemployed	0.221	0.372	**0.414**	0.219	-0.019	0.332	0.120	0.382	-0.019	0.209	-0.011	0.191	*0.760*	-0.214
housework	0.069	1.084	**0.557**	*1.003*	*0.458*	0.247	**0.478**	*0.641*	0.287	-0.005	**0.458**	**0.401**	-0.379	-0.034
retired	-0.127	**1.580**	**0.940**	0.210	*0.389*	0.811	-0.136	0.728	*0.370*	0.019	**0.788**	**0.800**	**1.117**	**0.795**
inactive	*0.631*	**4.243**	**1.510**	**1.958**	0.508	1.144	0.122	**3.487**	**0.583**	**2.079**	**1.309**	**1.140**	1.179	**5.746**
lninc_ppp	**-0.268**	0.229	**-0.197**	-0.231	-0.014	-0.005	*-0.154*	0.166	-0.028	0.025	0.025	-0.044	0.122	0.073
nch04	**0.631**	-0.034	**0.308**	0.140	-0.086	0.466	**0.389**	0.203	**0.352**	-0.022	0.042	0.116	*0.434*	0.081
nch511	0.023	-0.264	0.177	-0.048	-0.120	0.016	-0.004	0.114	0.105	-0.032	-0.085	-0.032	0.232	-0.132
nch1217	-0.088	-0.140	*0.173*	-0.101	-0.072	0.131	0.030	0.012	0.080	0.072	0.000	-0.039	0.039	-0.164
nad18	0.054	0.002	*0.201*	0.006	0.016	0.044	*0.127*	-0.048	0.042	0.017	0.009	0.057	0.007	0.033
Constant	**4.334**	-1.174	**2.672**	2.319	0.250	0.472	*1.310*	-1.349	*0.737*	*1.098*	0.113	0.722	0.484	-0.271
σ_μ	6.017	6.641	4.576	7.178	4.760	6.657	4.737	5.688	4.672	3.693	5.333	4.494	7.081	5.839
σ_ε	7.719	7.782	5.354	7.469	5.828	4.288	5.094	6.860	6.019	4.698	6.042	5.187	8.972	5.660
ρ	0.378	0.421	0.422	0.480	0.400	0.707	0.464	0.407	0.376	0.382	0.438	0.429	0.384	0.516
N	78057	30318	60729	34022	73250	13124	58966	40729	105095	70350	96029	78046	44996	37656
T	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-1996	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1996-2001
R^2*-within*	0.003	0.005	0.004	0.005	0.002	0.028	0.004	0.009	0.001	0.003	0.002	0.002	0.004	0.006
R^2*-betweeen*	0.035	0.022	0.006	0.0372	0.061	0.000	0.043	0.048	0.023	0.002	0.031	0.018	0.039	0.043
R^2*-overall*	0.015	0.012	0.005	0.020	0.024	0.000	0.020	0.026	0.009	0.000	0.016	0.008	0.017	0.027

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho=\sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Table B.26. Linear fixed-effects regression on hospital nights (1995-2001), controlling for age-gender, socio-economic characteristics and health status (see Equation (10)).

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI
mage2125	0.055	-0.167	0.103	0.105	0.014	-0.090	0.225	-0.399	0.155	**-0.798**	-0.098	0.020	-0.047	-0.314
mage2630	-0.189	-0.171	-0.110	0.340	0.088	-0.240	0.183	-0.241	0.273	*-0.769*	-0.052	0.005	-0.560	-0.402
mage3135	-0.317	-0.461	-0.581	0.225	0.128	-0.153	0.296	-0.315	0.099	*-0.908*	-0.067	0.001	-0.873	-0.582
mage3640	-0.230	-1.148	-0.886	0.638	0.069	-0.388	0.153	-0.370	-0.228	-0.807	0.033	-0.182	-0.255	-0.065
mage4145	-0.519	-1.410	-1.053	0.407	0.174	-0.437	0.018	-0.629	-0.292	-0.750	-0.020	-0.320	-0.191	0.033
mage4650	-0.474	-1.208	-1.132	0.290	0.346	-0.432	0.076	-0.496	-0.303	-0.856	-0.035	-0.041	-0.488	0.047
mage5155	-0.406	-1.200	*-1.529*	0.165	0.470	-0.484	0.058	-0.477	-0.011	-0.994	0.000	-0.526	0.388	0.388
mage5660	-0.522	-1.362	-1.402	0.672	0.781	-0.436	0.438	-0.103	-0.207	-0.693	0.067	-0.489	0.152	-0.086
mage6165	-0.389	-2.128	*-1.744*	-0.184	0.859	-0.634	0.661	0.282	0.394	-0.675	-0.116	-0.661	0.166	-0.284
mage6670	0.368	-2.803	**-2.373**	0.629	0.980	-0.682	1.494	0.927	0.158	-0.885	0.174	-0.101	1.275	0.226
mage7175	0.435	-3.275	*-2.285*	-0.824	1.138	-2.125	1.368	1.460	0.590	-1.010	0.735	-0.721	0.951	0.708
mage7680	0.073	**-5.204**	*-2.407*	-1.782	1.738	-1.918	0.967	2.284	0.243	*-1.724*	1.575	-0.358	2.029	1.803
mage8185	*3.009*	*-4.708*	-1.829	-0.771	1.976	-2.243	1.199	2.753	0.488	*-1.697*	1.380	-0.583	2.546	*3.889*
mage8690	2.326	-3.931	-1.947	1.169	1.682	**30.392**	*2.698*	**17.428**	0.650	-1.585	2.156	-1.472	3.577	**7.847**
mage9195	3.858	-3.800	4.056	**18.585**	0.838		**5.260**	**11.931**	0.992	-1.061	2.359	-2.125	1.159	1.833
fage1620						2.699							-0.002	
fage2125	-0.011	0.122	0.007	-0.191	0.392	2.685	0.256	-0.547	-0.117	0.071	-0.064	-0.077	-0.452	-0.241
fage2630	-0.174	-0.970	0.086	-0.081	0.464	3.087	0.406	-0.358	-0.196	-0.063	0.093	-0.138	-0.674	-0.129
fage3135	-0.361	-0.847	-0.553	-0.425	0.235	2.356	0.354	-0.474	-0.326	0.076	0.100	-0.168	-1.179	-0.043
fage3640	-0.277	-0.879	-0.809	-0.192	0.167	1.671	0.199	-0.169	-0.480	-0.038	-0.106	-0.401	-1.267	0.023
fage4145	-0.166	-1.618	-0.779	-0.031	0.021	1.367	0.075	0.005	-0.356	-0.472	0.010	-0.678	-1.912	0.067
fage4650	-0.685	-1.739	-0.963	0.379	0.441	1.654	-0.094	0.028	-0.310	-0.522	-0.175	-0.856	-1.413	-0.231
fage5155	-0.385	-1.563	-0.635	0.464	0.380	1.915	-0.496	-0.100	-0.358	-0.672	-0.092	-0.876	-1.348	-0.144
fage5660	-0.571	-0.836	-1.272	0.730	0.347	1.747	-0.834	0.240	-0.480	*-1.178*	-0.139	-0.751	-1.672	-0.488
fage6165	-0.665	-1.294	-1.007	0.511	0.538	1.607	-0.488	0.424	-0.755	*-1.412*	0.294	-1.181	-1.342	-0.072
fage6670	0.639	-0.937	-1.136	0.070	0.697	1.315	-0.439	0.894	-0.417	*-1.331*	0.616	-0.830	-1.754	0.709
fage7175	1.490	-0.599	-0.623	1.573	1.226	-0.759	0.233	1.668	-0.484	*-1.521*	**1.483**	-0.786	-0.255	0.681
fage7680	-0.161	-0.733	0.200	1.757	1.473	-1.247	*2.110*	*2.943*	-1.022	*-1.726*	**1.748**	-0.816	2.137	1.094
fage8185	1.733	0.312	0.998	2.567	**2.838**	*-3.527*	**2.546**	*3.308*	-1.188	**-2.071**	*2.693*	-0.417	1.918	0.938
fage8690	**4.597**	2.301	-0.285	2.794	**3.638**		**2.686**	**6.353**	-1.778	**-2.474**	*3.828*	-1.282	1.476	**7.205**
fage9195	*5.665*	0.490	-0.669	-3.599	*3.611*		**6.174**	**7.734**	**-3.518**	*-2.559*	*4.794*	0.118	0.004	10.199

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho=\sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Table B.26. Continued

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI
isced7	-0.315	0.517	-0.079	0.076	-0.191	0.085	0.028	0.428	0.005	-0.019	-0.060	0.179	-0.249	-0.278
isced3	-0.174	0.467	-0.041	0.160	0.064	-0.280	-0.118	0.133	0.004	0.096	0.087	0.088	0.132	0.199
single	-0.225	-0.528	-0.282	0.751	0.421	0.213	0.154	-0.052	-0.233	-0.391	-0.016	0.001	0.035	0.319
sep/divorced	*0.555*	0.700	-0.233	0.102	0.260	-0.007	0.096	0.144	-0.047	-0.307	-0.245	-0.330	*1.245*	0.244
widowed	0.182	0.786	0.110	**3.498**	0.039	**-2.699**	0.426	-0.763	**0.893**	-0.041	0.414	0.267	*1.149*	*1.047*
part_emp	-0.115	0.065	0.047	0.213	-0.104	-0.020	-1.409	-0.024	-0.105	0.043	0.026	0.320	*-0.804*	-0.270
selfemploy	-0.358	0.381	-0.006	0.318	0.005	0.233	0.026	0.222	-0.226	-0.127	0.024	*0.272*	0.247	-0.210
military	-0.233	-0.679	-0.302	-0.042	-0.408	0.381			0.033	-0.763	-0.058	-0.029	-0.150	0.346
student	-0.096	-0.230	*-0.410*	0.125	-0.269	-0.190	0.154	-0.028	-0.013	0.001	-0.075	0.070	-0.649	-0.245
unemployed	0.065	0.257	0.269	0.184	-0.062	0.327	0.159	0.252	-0.031	0.144	-0.009	0.091	0.409	-0.236
housework	-0.060	0.977	**0.451**	*0.903*	0.172	0.187	**0.478**	0.400	0.280	-0.088	**0.410**	0.223	-0.555	-0.040
retired	-0.192	**1.428**	**0.822**	0.122	0.381	0.695	-0.139	0.461	0.201	-0.173	**0.740**	**0.522**	*0.941*	**0.850**
inactive	0.465	**3.447**	**1.317**	0.917	0.416	0.830	0.141	**2.095**	0.194	**1.221**	**1.041**	**0.646**	0.641	**4.817**
lninc_ppp	*-0.234*	0.232	**-0.200**	*-0.254*	-0.018	-0.004	*-0.137*	0.129	-0.025	0.001	0.029	-0.015	0.166	0.064
nch04	**0.671**	-0.022	**0.335**	0.152	-0.003	0.481	**0.403**	0.215	**0.374**	0.006	0.054	0.111	**0.442**	0.116
nch511	0.047	-0.260	*0.199*	-0.043	-0.068	0.027	0.036	0.110	0.109	-0.014	-0.069	-0.036	0.222	-0.105
nch1217	-0.066	-0.154	*0.198*	-0.079	-0.033	0.147	0.036	0.022	0.102	0.080	0.019	-0.034	0.038	-0.154
nad18	0.057	0.001	**0.203**	-0.004	0.031	0.042	0.114	-0.042	0.052	0.038	0.019	0.044	-0.011	0.049
bad	**-5.092**	**-3.897**	**-3.129**	**-11.491**	**-3.789**	-0.098	**-4.799**	**-4.575**	**-5.109**	**-3.235**	**-2.847**	**-3.049**	**-5.673**	**-4.535**
fair	**-6.723**	**-7.435**	**-5.488**	**-14.539**	**-6.098**	-0.956	**-6.244**	**-8.772**	**-7.970**	**-5.246**	**-4.932**	**-4.120**	**-10.191**	**-6.958**
good	**-7.112**	**-7.894**	**-6.094**	**-15.469**	**-6.703**	*-1.446*	**-6.773**	**-10.363**	**-8.430**	**-6.088**	**-5.414**	**-4.266**	**-11.967**	**-7.540**
very good	**-7.269**	**-8.128**	**-6.146**	**-15.659**	**-6.795**	*-1.610*	**-6.925**	**-10.548**	**-8.584**	**-6.375**	**-5.503**	**-4.306**	**-12.417**	**-7.586**
chronic	**0.909**	*0.388*	**0.276**	**0.779**	**0.941**	0.113	-0.076	**0.977**	**0.888**	**0.561**	**0.216**	**0.636**	**0.640**	**0.790**
Constant	**10.539**	**6.931**	**8.650**	**17.935**	**6.571**	1.357	**7.946**	**9.233**	**8.762**	**7.194**	5.102	**4.608**	**11.486**	**6.931**
σ_μ	5.661	6.448	4.461	6.881	4.472	6.603	4.544	5.450	4.376	3.416	5.180	4.360	6.568	5.681
σ_ε	7.648	7.737	5.327	7.369	5.734	4.284	5.026	6.787	5.947	4.624	6.001	5.145	8.863	5.616
ρ	0.354	0.410	0.412	0.466	0.378	0.704	0.450	0.392	0.351	0.353	0.427	0.418	0.355	0.506

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho=\sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Table B.26. Continued

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI
N	78057	30318	60729	34022	73250	13124	58966	40729	105095	70350	96029	78046	44996	37656
T	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-1996	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1995-2001	1996-2001
R^2*-within*	0.021	0.017	0.014	0.031	0.034	0.031	0.031	0.030	0.025	0.034	0.016	0.018	0.028	0.021
R^2*-betweeen*	0.159	0.076	0.050	0.115	0.173	0.000	0.133	0.125	0.151	0.123	0.086	0.079	0.173	0.094
R^2*-overall*	0.076	0.041	0.032	0.071	0.093	0.000	0.071	0.068	0.066	0.066	0.047	0.043	0.084	0.060

Notes: Bold = significant at 1%; italic = significant at 5%; σ_μ = standard error of the fixed effects; σ_ε = standard error of the error term; $\rho=\sigma^2_\mu/(\sigma^2_\mu+\sigma^2_\varepsilon)$.

Appendix C

Table C.1. Negative binomial regression results (estimated coefficients) for GP utilisation (1995), controlling for age-gender and socio-economic characteristics (see Equation (6)).

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
mage2125	-0.014	-0.028	-0.014	-0.040	-0.068	0.189	0.108	0.080	-0.064	0.007	0.162	0.051
mage2630	-0.110	-0.089	0.123	-0.153	-0.085	0.244	0.173	*0.487*	0.000	0.111	0.141	-0.169
mage3135	-0.058	0.044	0.200	-0.055	-0.131	0.298	*0.264*	**0.634**	0.237	**0.450**	-0.043	**-0.342**
mage3640	0.058	0.009	0.228	0.127	-0.228	**0.559**	**0.417**	**0.763**	*0.273*	*0.319*	0.126	*-0.338*
mage4145	**0.432**	-0.041	0.215	-0.044	0.006	*0.349*	**0.585**	**1.002**	0.114	**0.507**	**0.404**	*-0.258*
mage4650	*0.411*	-0.021	0.218	0.046	-0.137	**0.483**	**0.650**	**1.287**	**0.332**	**0.823**	**0.485**	-0.212
mage5155	**0.645**	0.138	0.251	0.332	0.134	**0.583**	**0.977**	**1.455**	**0.542**	**0.868**	**0.933**	-0.161
mage5660	**0.710**	0.238	*0.313*	**0.633**	**0.438**	**0.866**	**1.155**	**1.615**	**0.872**	**0.972**	**1.032**	0.077
mage6165	**1.044**	0.310	**0.984**	**0.618**	**0.477**	**0.993**	**1.323**	**1.919**	**1.147**	**1.289**	**0.881**	-0.047
mage6670	**0.958**	*0.412*	**0.620**	**0.811**	**0.742**	**1.076**	**1.499**	**2.223**	**1.144**	**1.283**	**1.235**	0.000
mage7175	**1.256**	**0.734**	**0.885**	**0.863**	**0.687**	**1.054**	**1.676**	**2.385**	**1.258**	**1.421**	**1.391**	0.243
mage7680		**0.646**	**0.925**	**0.904**	**0.630**	**1.449**	**1.839**	**2.584**	**1.315**	**1.409**	**1.643**	0.138
mage8185		*0.583*	**1.156**	**1.133**	**0.779**	**1.481**	**2.116**	**2.464**	**1.420**	**1.446**	**1.347**	0.260
mage8690		**0.883**	**0.950**	**1.221**	*0.555*	**1.533**	**1.903**	**2.762**	**1.234**	**1.391**	**1.779**	*0.705*
mage9195												
fage1620	0.273	**0.752**	**0.687**	0.177	**0.834**	**0.501**	**0.380**	**0.564**	**0.353**	0.193	*0.218*	0.125
fage2125	0.287	**0.702**	**0.528**	0.224	**0.774**	**0.851**	**0.508**	**0.648**	**0.358**	**0.616**	**0.275**	*0.255*
fage2630	0.182	**0.473**	**0.719**	*0.338*	**0.777**	**1.030**	**0.722**	**0.726**	**0.444**	**0.685**	**0.377**	0.184
fage3135	*0.368*	**0.414**	**0.725**	0.272	**0.548**	**0.968**	**0.843**	**1.003**	*0.223*	**0.811**	**0.478**	0.064
fage3640	**0.572**	*0.406*	**0.605**	0.112	*0.308*	**0.910**	**0.807**	**1.251**	**0.573**	**0.955**	**0.592**	-0.111
fage4145	**0.469**	0.276	**0.676**	0.293	**0.529**	**0.994**	**0.999**	**1.352**	**0.645**	**1.100**	**0.559**	-0.078
fage4650	**0.458**	**0.537**	**0.561**	0.305	**0.556**	**0.828**	**1.087**	**1.521**	**0.875**	**1.144**	**0.684**	0.093
fage5155	**0.649**	**0.547**	**0.760**	**0.577**	**0.549**	**0.910**	**1.265**	**1.968**	**1.089**	**1.279**	**0.971**	0.146
fage5660	**0.852**	**0.599**	**0.913**	**0.461**	**0.728**	**0.915**	**1.445**	**1.952**	**1.311**	**1.481**	**1.131**	0.072
fage6165	**0.899**	**0.630**	**0.739**	**0.821**	**0.706**	**1.091**	**1.560**	**2.359**	**1.455**	**1.537**	**1.232**	0.039
fage6670	**1.048**	**0.579**	**1.028**	**0.924**	**0.807**	**1.162**	**1.613**	**2.337**	**1.302**	**1.549**	**1.292**	0.093
fage7175	**1.335**	**0.811**	**1.020**	**0.903**	**0.898**	**1.223**	**1.782**	**2.462**	**1.351**	**1.599**	**1.322**	0.032
fage7680		**0.955**	**0.924**	**1.124**	**0.671**	**1.496**	**1.903**	**2.630**	**1.419**	**1.586**	**1.486**	0.205
fage8185		**0.818**	**1.169**	**1.164**	**0.747**	**1.387**	**1.771**	**2.626**	**1.396**	**1.652**	**1.713**	0.098
fage8690		0.406	**0.954**	**1.249**	**0.756**	**1.486**	**1.975**	**2.757**	**1.207**	**1.693**	**1.587**	0.326
fage9195												
isced7	**-0.268**	**-0.252**	**-0.363**	**-0.378**	**-0.178**	**-0.309**	**-0.326**	**-0.284**	**-0.458**	**-0.401**	**-0.352**	**-0.248**
isced3	-0.021	**-0.219**	*-0.083*	**-0.137**	-0.047	**-0.293**	**-0.135**	**-0.156**	**-0.267**	**-0.209**	*-0.096*	-0.078

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table C.1. Continued

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
single	-0.078	-0.012	*-0.127*	-0.079	*-0.117*	-0.076	0.032	**-0.332**	-0.093	*-0.150*	-0.064	-0.066
sep/divorced	0.083	0.120	0.095	0.075	**0.178**	*0.265*	0.085	-0.061	**0.343**	-0.084	0.155	0.122
widowed	-0.002	-0.117	0.150	0.037	-0.004	**0.171**	0.010	-0.042	0.037	-0.009	0.120	0.005
unemployed	*0.191*	**0.508**	**0.323**	**0.272**	0.107	0.130	0.051	0.081	-0.042	*0.166*	**0.430**	0.008
lninc_ppp	*-0.102*	-0.037	*-0.059*	**-0.112**	**-0.076**	**-0.152**	*-0.046*	**-0.101**	**-0.152**	0.013	-0.007	0.007
nch04	-0.031	0.059	0.073	-0.066	**0.116**	**0.137**	0.042	-0.002	-0.019	-0.075	0.065	0.045
nch511	-0.011	-0.048	-0.026	-0.043	0.049	-0.040	0.006	-0.060	-0.037	-0.053	-0.012	0.056
nch1217	**-0.154**	0.045	-0.055	0.003	0.035	0.005	0.001	0.028	-0.013	-0.020	-0.014	-0.020
nad18	*0.058*	-0.069	0.003	-0.020	-0.006	0.005	-0.029	-0.031	**0.048**	-0.036	*-0.047*	**-0.088**
Constant	**1.921**	*1.250*	**1.105**	**2.451**	**1.553**	**1.998**	**0.846**	0.164	**1.967**	0.129	**1.023**	**1.005**
N	8552	5353	8878	5478	7033	7694	16065	11710	15698	11361	7357	7461
Likelihood	-21912	-11518	-18971	-14324	-16495	-17515	-36204	-19854	-35499	-24243	-18630	-14676

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table C.2. Negative binomial regression results (estimated coefficients) for GP utilisation (1995), controlling for age-gender, socio-economic characteristics and health status (see Equation (7)).

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
mage2125	-0.049	-0.109	-0.107	-0.136	-0.148	0.096	0.001	-0.057	-0.111	-0.066	0.025	0.004
mage2630	-0.219	**-0.382**	-0.038	-0.267	**-0.332**	0.084	0.011	0.233	-0.142	-0.117	-0.064	**-0.361**
mage3135	**-0.336**	-0.302	-0.018	*-0.336*	**-0.460**	-0.014	0.004	0.312	-0.124	0.144	**-0.340**	**-0.546**
mage3640	-0.231	*-0.355*	-0.083	-0.258	**-0.493**	0.213	0.045	0.359	-0.094	0.037	*-0.254*	**-0.658**
mage4145	-0.004	**-0.498**	-0.160	*-0.338*	**-0.367**	-0.026	0.111	*0.496*	**-0.276**	0.098	-0.052	**-0.621**
mage4650	-0.165	**-0.522**	-0.137	*-0.320*	**-0.531**	0.025	0.133	**0.638**	-0.154	*0.256*	*-0.245*	**-0.690**
mage5155	-0.077	**-0.459**	-0.236	-0.269	*-0.315*	0.059	**0.361**	**0.703**	-0.017	*0.281*	0.084	**-0.674**
mage5660	-0.041	*-0.399*	-0.268	-0.002	-0.168	0.212	**0.474**	**0.833**	0.146	0.192	0.157	**-0.702**
mage6165	0.140	-0.353	*0.348*	0.027	-0.126	0.278	**0.574**	**0.981**	**0.340**	**0.467**	0.070	**-0.738**
mage6670	0.191	-0.292	0.026	0.143	0.006	**0.399**	**0.696**	**1.122**	**0.393**	**0.406**	*0.328*	**-0.734**
mage7175	**0.410**	-0.014	0.335	0.146	-0.021	**0.437**	**0.744**	**1.262**	**0.481**	**0.492**	**0.518**	**-0.614**
mage7680		-0.047	0.221	0.190	-0.041	**0.680**	**0.856**	**1.395**	**0.362**	**0.405**	**0.449**	**-0.912**
mage8185		-0.234	**0.446**	0.328	-0.027	**0.822**	**0.891**	**1.229**	**0.550**	**0.551**	*0.357*	**-0.859**
mage8690		0.206	0.111	**0.627**	-0.122	**0.650**	**0.648**	**1.415**	*0.393*	*0.440*	**0.624**	-0.101
mage9195												
fage1620	0.301	**0.630**	**0.594**	0.268	**0.670**	**0.605**	**0.351**	*0.549*	**0.373**	*0.251*	**0.261**	0.138
fage2125	0.216	**0.512**	**0.423**	0.079	**0.645**	**0.854**	**0.411**	**0.548**	**0.288**	**0.494**	*0.217*	0.103
fage2630	-0.006	*0.317*	**0.467**	0.126	**0.532**	**0.856**	**0.492**	*0.490*	**0.308**	**0.541**	0.150	0.047
fage3135	0.104	0.114	**0.354**	-0.078	*0.246*	**0.649**	**0.521**	**0.637**	0.011	**0.440**	0.200	-0.153
fage3640	0.176	0.051	*0.263*	-0.191	0.027	**0.571**	**0.438**	**0.813**	*0.208*	**0.475**	0.185	**-0.402**
fage4145	0.061	-0.104	*0.254*	-0.170	0.137	**0.558**	**0.554**	**0.818**	*0.211*	**0.607**	0.083	**-0.426**
fage4650	0.034	-0.026	0.164	-0.163	0.072	**0.430**	**0.551**	**0.883**	**0.318**	**0.468**	0.114	**-0.386**
fage5155	-0.005	-0.149	0.246	-0.052	0.051	**0.439**	**0.602**	**1.151**	**0.448**	**0.524**	*0.265*	**-0.439**
fage5660	0.127	-0.201	*0.293*	-0.024	0.131	*0.350*	**0.741**	**1.079**	**0.529**	**0.619**	**0.375**	**-0.601**
fage6165	0.215	-0.159	0.220	0.191	0.119	**0.584**	**0.794**	**1.337**	**0.611**	**0.659**	**0.332**	**-0.701**
fage6670	*0.288*	-0.187	*0.346*	0.210	0.134	**0.504**	**0.771**	**1.267**	**0.474**	**0.642**	**0.470**	**-0.650**
fage7175	**0.423**	-0.058	*0.328*	0.166	0.114	**0.477**	**0.825**	**1.327**	**0.476**	**0.683**	**0.504**	**-0.783**
fage7680		0.099	0.285	*0.380*	-0.014	**0.771**	**0.844**	**1.384**	**0.419**	**0.571**	*0.326*	**-0.622**
fage8185		-0.151	**0.604**	0.310	0.087	**0.691**	**0.644**	**1.376**	**0.562**	**0.672**	**0.684**	**-0.924**
fage8690		-0.186	0.234	*0.565*	0.062	**0.600**	**0.785**	**1.498**	**0.373**	**0.597**	*0.350*	**-0.818**
fage9195												
isced7	*-0.099*	0.022	**-0.195**	**-0.166**	0.002	-0.054	**-0.211**	-0.124	**-0.282**	-0.133	-0.141	-0.067
isced3	0.018	-0.012	0.003	-0.032	0.064	**-0.133**	-0.021	-0.030	**-0.129**	-0.005	0.020	0.008

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table C.2. Continued

	DE	DK	NL	BE	UK	IR	IT	GR	ES	PT	AU	FI
single	*-0.129*	-0.011	*-0.132*	*-0.153*	**-0.173**	**-0.152**	-0.047	**-0.359**	*-0.118*	**-0.219**	*-0.143*	*-0.103*
sep/divorced	-0.032	0.022	-0.020	0.009	0.065	*0.194*	0.048	*-0.210*	0.150	-0.156	0.115	0.051
widowed	0.002	-0.057	0.074	0.052	-0.019	*0.122*	0.030	-0.028	0.068	-0.084	0.016	0.030
unemployed	0.035	**0.362**	**0.130**	0.154	0.088	0.049	0.009	0.064	0.066	0.061	0.086	0.003
lninc_ppp	-0.030	**0.125**	0.008	-0.039	0.006	-0.058	-0.011	0.003	**-0.064**	**0.109**	**0.100**	*0.085*
nch04	-0.047	0.018	**0.118**	-0.039	**0.127**	**0.168**	0.057	0.010	0.010	-0.050	0.046	0.039
nch511	-0.043	-0.057	-0.022	-0.037	0.027	*-0.057*	0.007	-0.031	-0.037	-0.027	-0.019	*0.054*
nch1217	**-0.126**	-0.028	-0.054	-0.027	0.035	0.000	-0.011	0.053	-0.018	-0.042	-0.021	-0.036
nad18	0.029	**-0.103**	-0.032	-0.010	-0.016	*-0.035*	*-0.032*	**-0.053**	0.011	**-0.058**	**-0.078**	**-0.097**
bad	-0.072	-0.238	**-0.523**	-0.124	-0.092	-0.121	**-0.444**	**-0.276**	*-0.181*	**-0.182**	**-0.425**	**-0.457**
fair	**-0.597**	**-0.813**	**-0.966**	**-0.728**	**-0.555**	**-0.431**	**-1.007**	**-0.530**	**-0.501**	**-0.681**	**-0.832**	**-0.926**
good	**-1.240**	**-1.314**	**-1.487**	**-1.282**	**-1.018**	**-0.954**	**-1.401**	**-1.140**	**-1.168**	**-1.439**	**-1.444**	**-1.280**
very good	**-1.764**	**-1.792**	**-1.966**	**-1.767**	**-1.439**	**-1.374**	**-1.903**	**-1.774**	**-1.473**	**-1.542**	**-1.826**	**-1.534**
chronic	**0.363**	**0.337**	**0.428**	**0.387**	**0.522**	**0.774**	**0.510**	**0.211**	**0.523**	**0.318**	**0.330**	**0.442**
Constant	**2.567**	**1.212**	**2.042**	**3.078**	**1.812**	**2.204**	**2.050**	**0.898**	**2.314**	**0.564**	**1.646**	**1.536**
N	8552	5353	8878	5478	7033	7694	16065	11710	15698	11361	7357	7461
Likelihood	-21122	-10912	-18137	-13715	-15560	-16540	-34837	-19268	-34344	-23283	-17868	-14227

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table C.3. Negative binomial regression results for GP utilisation (2001), controlling for age-gender and socio-economic characteristics (see Equation (6)).

	DK	NL	BE	BHPS	IR	IT	GR	ES	PT	AU	FI[35]
mage2125	**0.555**	0.158	-0.055	0.223	*0.433*	*0.248*	0.141	0.041	0.116	0.043	0.035
mage2630	**0.658**	-0.039	**-0.366**	0.111	0.339	**0.476**	0.137	0.019	*0.240*	0.126	-0.137
mage3135	*0.509*	0.017	-0.097	0.149	**0.719**	**0.271**	*0.467*	0.079	0.146	0.003	0.126
mage3640	**0.556**	0.129	0.069	0.211	*0.369*	**0.400**	*0.487*	**0.370**	*0.272*	0.040	-0.084
mage4145	**0.754**	0.177	0.057	*0.260*	*0.677*	**0.539**	**0.628**	**0.365**	**0.504**	0.296	-0.148
mage4650	*0.528*	0.140	0.152	**0.366**	*0.427*	**0.627**	**0.786**	**0.412**	**0.654**	*0.320*	0.197
mage5155	**0.764**	0.198	*0.321*	**0.363**	**0.799**	**0.896**	**1.280**	**0.609**	**0.904**	**0.587**	0.048
mage5660	**1.027**	*0.384*	*0.399*	**0.530**	**0.796**	**1.079**	**1.516**	**0.869**	**1.092**	**0.725**	0.121
mage6165	**1.181**	*0.375*	**0.605**	**0.715**	**1.043**	**1.292**	**1.668**	**1.017**	**1.238**	**0.781**	-0.039
mage6670	**1.077**	**0.716**	**0.742**	**0.838**	**1.535**	**1.520**	**1.856**	**1.126**	**1.270**	**1.068**	0.118
mage7175	**1.287**	**0.779**	**1.180**	**0.786**	**1.318**	**1.702**	**2.003**	**1.322**	**1.410**	**1.191**	0.199
mage7680	**1.433**	**0.797**	**1.023**	**0.819**	**1.554**	**1.845**	**2.432**	**1.485**	**1.420**	**1.264**	0.223
mage8185	**1.647**	**0.773**	**1.058**	**0.867**	**1.265**	**1.907**	**2.350**	**1.328**	**1.410**	**1.581**	0.368
mage8690	**1.493**	**1.182**	**0.927**	**0.537**	**1.577**	**1.737**	**2.173**	**1.272**	**1.789**	**1.163**	-0.298
mage9195	**1.400**	*1.039*	**1.631**	**0.668**	**1.747**	1.718	**2.516**	**1.665**	**1.514**	**1.135**	-0.505
fage1620	**0.945**	**0.574**	0.156	**0.668**	**0.735**	**0.429**	*0.392*	0.198	**0.578**	0.064	*0.317*
fage2125	**1.345**	**0.622**	0.212	**0.761**	**1.224**	**0.654**	**0.494**	**0.580**	**0.717**	*0.309*	**0.433**
fage2630	**1.488**	**0.706**	**0.385**	**0.933**	**1.135**	**0.695**	**0.553**	**0.639**	**0.654**	*0.356*	**0.574**
fage3135	**1.297**	**0.567**	*0.312*	**0.746**	**1.096**	**0.854**	**0.818**	**0.593**	**0.741**	**0.404**	**0.429**
fage3640	**1.382**	**0.705**	**0.384**	**0.677**	**1.108**	**0.879**	**0.977**	**0.773**	**0.965**	**0.391**	*0.382*
fage4145	**0.889**	**0.465**	**0.497**	**0.627**	**0.983**	**0.842**	**1.106**	**0.671**	**1.033**	**0.400**	0.110
fage4650	**0.965**	**0.526**	**0.400**	**0.634**	**1.291**	**1.064**	**1.469**	**0.661**	**1.193**	**0.530**	0.112
fage5155	**1.319**	**0.503**	**0.547**	**0.818**	**1.011**	**1.173**	**1.624**	**1.031**	**1.258**	**0.656**	0.092
fage5660	**1.269**	**0.633**	**0.660**	**0.780**	**1.121**	**1.467**	**1.750**	**1.185**	**1.421**	**0.916**	0.272
fage6165	**1.417**	**0.871**	**0.603**	**0.904**	**1.202**	**1.509**	**1.983**	**1.332**	**1.480**	**0.969**	-0.113
fage6670	**1.436**	**0.892**	**0.869**	**0.806**	**1.252**	**1.596**	**2.192**	**1.558**	**1.563**	**1.070**	0.166
fage7175	**1.248**	**1.134**	**0.965**	**0.938**	**1.342**	**1.708**	**2.196**	**1.439**	**1.483**	**1.288**	0.090
fage7680	**1.426**	**0.927**	**0.967**	**0.961**	**1.655**	**1.957**	**2.385**	**1.439**	**1.592**	**1.284**	0.029
fage8185	**1.742**	**0.808**	**1.028**	**0.869**	**1.400**	**1.631**	**2.472**	**1.561**	**1.562**	**1.357**	0.330
fage8690	**1.499**	**1.194**	**1.112**	**0.805**	**1.393**	**1.806**	**2.267**	**1.274**	**1.455**	**1.137**	0.194
fage9195	**2.662**	**1.165**	**0.768**	*0.573*	**1.002**	**2.004**	**2.339**	**0.930**	**1.243**	**1.572**	**-17.524**
isced7	**-0.412**	-0.085	**-0.343**	*-0.068*	**-0.307**	**-0.425**	**-0.268**	**-0.407**	**-0.311**	**-0.314**	**-0.308**
isced3	**-0.193**	-0.250	**-0.215**	0.035	**-0.176**	**-0.124**	**-0.130**	**-0.191**	**-0.162**	**-0.133**	-0.100

Table C.3. Continued

	DK	NL	BE	BHPS	IR	IT	GR	ES	PT	AU	FI
single	0.101	**-0.161**	-0.037	*-0.082*	*-0.155*	*-0.095*	-0.096	-0.087	-0.052	*-0.138*	**-0.201**
sep/divorced	**0.446**	0.093	0.107	0.064	-0.129	-0.098	0.080	0.130	-0.080	-0.011	**0.208**
widowed	0.040	0.071	*0.173*	-0.049	0.035	0.025	0.061	0.032	-0.043	0.064	0.006
unemployed	0.094	**0.378**	0.134	**0.224**	**0.380**	0.064	-0.084	0.072	*0.164*	**0.426**	-0.041
lninc_ppp	*-0.148*	*-0.123*	**-0.126**	**-0.166**	**0.229**	**-0.092**	-0.061	**-0.144**	-0.037	-0.074	0.031
nch04	0.029	-0.015	-0.001	**0.113**	**0.168**	-0.006	0.094	0.010	*-0.092*	-0.080	-0.064
nch511	-0.002	-0.055	**-0.105**	-0.023	-0.011	-0.033	0.011	-0.053	-0.059	0.030	-0.012
nch1217	0.022	-0.026	-0.058	0.040	-0.053	-0.018	-0.064	-0.014	*-0.085*	-0.057	*-0.082*
nad18	*0.130*	0.017	0.034	**0.049**	-0.003	-0.004	0.000	*0.041*	-0.025	-0.004	-0.017
Constant	*1.351*	**1.744**	**2.470**	**2.127**	**2.674**	**1.472**	**-0.252**	**1.952**	*0.548*	**1.797**	0.480
N	3696	8457	4613	8165	3982	13176	9182	11897	10874	5529	5061
Likelihood	-8039	-18039	-10598	-18370	-9030	-32756	-15294	-28008	-23011	-14020	-9648

Notes: Bold = significant at 1%; italic = significant at 5%.

Table C.4. Negative binomial regression results for GP utilisation (2001), controlling for age-gender, socio-economic characteristics and health status (see Equation (7)).

	DK	NL	BE	BHPS	IR	IT	GR	ES	PT	AU	FI[35]
mage2125	**0.461**	-0.026	-0.166	0.125	0.237	0.152	0.132	-0.079	0.000	0.036	-0.046
mage2630	*0.403*	-0.116	**-0.576**	-0.045	0.025	**0.300**	0.062	-0.174	0.018	0.055	-0.286
mage3135	0.144	-0.140	**-0.388**	-0.090	0.181	0.100	0.282	-0.204	-0.136	-0.154	-0.100
mage3640	0.170	-0.126	*-0.296*	-0.068	-0.046	0.167	0.236	-0.036	-0.103	-0.150	-0.296
mage4145	0.392	-0.138	**-0.323**	-0.017	0.329	*0.235*	*0.373*	-0.154	0.072	0.072	**-0.485**
mage4650	-0.024	-0.197	*-0.275*	0.065	-0.015	**0.249**	**0.500**	-0.073	0.135	0.008	-0.267
mage5155	0.181	-0.205	-0.219	0.064	0.310	**0.425**	**0.892**	-0.002	*0.232*	0.144	**-0.494**
mage5660	0.272	-0.107	-0.134	0.173	0.239	**0.599**	**1.015**	0.133	**0.403**	0.240	**-0.494**
mage6165	*0.438*	-0.114	0.012	**0.361**	0.304	**0.691**	**1.090**	0.221	**0.459**	**0.366**	**-0.685**
mage6670	*0.461*	0.180	0.209	**0.397**	**0.815**	**0.895**	**1.245**	**0.336**	**0.398**	**0.494**	**-0.532**
mage7175	**0.612**	0.162	**0.408**	**0.433**	**0.617**	**0.936**	**1.272**	**0.554**	**0.476**	**0.566**	**-0.532**
mage7680	*0.620*	0.244	*0.342*	**0.364**	**0.751**	**0.938**	**1.636**	**0.594**	**0.433**	**0.585**	**-0.771**
mage8185	**0.713**	0.108	**0.393**	**0.354**	**0.692**	**1.076**	**1.575**	**0.528**	**0.425**	**1.026**	*-0.522*
mage8690	*0.767*	0.289	0.244	0.154	0.425	**0.757**	**1.364**	0.313	*0.617*	0.477	-1.286
mage9195	*0.796*	0.360	**1.173**	0.488	*0.714*	0.671	**1.617**	0.494	0.541	0.473	**-1.335**
fage1620	**0.769**	**0.404**	0.044	**0.551**	**0.661**	**0.383**	*0.390*	0.124	0.501	0.087	0.228
fage2125	**1.094**	**0.506**	-0.029	**0.610**	**0.954**	**0.557**	**0.444**	**0.433**	0.598	*0.272*	*0.304*
fage2630	**1.103**	**0.458**	0.116	**0.702**	**0.857**	**0.544**	**0.461**	**0.396**	0.434	**0.316**	*0.349*
fage3135	**0.966**	*0.285*	-0.002	**0.482**	**0.779**	**0.654**	**0.621**	**0.304**	0.411	*0.259*	0.135
fage3640	**0.788**	**0.382**	0.014	**0.372**	**0.614**	**0.612**	**0.747**	**0.315**	0.551	*0.238*	0.104
fage4145	**0.466**	0.097	-0.007	**0.313**	**0.586**	**0.517**	**0.847**	*0.226*	0.501	*0.244*	-0.224
fage4650	*0.468*	0.098	-0.065	**0.313**	**0.834**	**0.696**	**1.111**	0.153	0.574	0.242	*-0.332*
fage5155	**0.683**	0.048	-0.014	**0.459**	**0.527**	**0.689**	**1.189**	**0.413**	0.597	*0.325*	**-0.464**
fage5660	**0.561**	0.070	0.139	**0.382**	**0.566**	**0.893**	**1.281**	**0.457**	0.635	**0.502**	*-0.377*
fage6165	**0.691**	*0.276*	0.066	**0.513**	**0.618**	**0.888**	**1.361**	**0.562**	0.597	**0.559**	**-0.742**
fage6670	**0.644**	*0.317*	0.218	**0.433**	**0.815**	**0.907**	**1.563**	**0.681**	0.628	**0.599**	**-0.546**
fage7175	*0.500*	**0.488**	0.178	**0.528**	**0.613**	**1.002**	**1.493**	**0.523**	0.513	**0.670**	**-0.669**
fage7680	**0.595**	0.215	*0.279*	**0.447**	**0.894**	**1.123**	**1.593**	**0.431**	0.550	**0.642**	**-0.773**
fage8185	**0.751**	0.086	0.187	**0.407**	**0.599**	**0.699**	**1.679**	**0.585**	0.543	**0.619**	-0.545
fage8690	**0.801**	*0.472*	**0.467**	0.198	*0.548*	**0.843**	**1.469**	0.220	*0.335*	0.181	**-0.816**
fage9195	*1.757*	**0.782**	-0.186	-0.025	0.298	**0.908**	**1.444**	0.069	0.108	0.678	**-12.936**
isced7	*-0.159*	-0.107	**-0.185**	0.020	*-0.141*	**-0.258**	-0.108	**-0.222**	-0.110	-0.113	**-0.159**
isced3	-0.025	-0.384	**-0.167**	*0.065*	-0.039	-0.038	-0.049	*-0.084*	-0.007	-0.034	-0.027

Table C.4. Continued

	DK	NL	BE	BHPS	IR	IT	GR	ES	PT	AU	FI
single	0.094	**-0.166**	-0.078	**-0.088**	**-0.200**	**-0.163**	**-0.186**	**-0.170**	**-0.162**	-0.088	**-0.177**
sep/divorced	0.246	0.011	-0.006	0.039	-0.106	-0.089	0.026	-0.070	-0.077	-0.036	*0.138*
widowed	0.113	0.065	**0.220**	-0.027	0.129	0.036	-0.006	0.027	-0.041	0.057	0.009
unemployed	-0.014	0.064	0.127	**0.184**	0.021	0.062	-0.119	0.042	0.113	0.127	-0.028
lninc_ppp	0.031	0.010	-0.052	*-0.036*	-0.074	*-0.054*	-0.011	**-0.077**	**0.062**	0.019	**0.101**
nch04	0.030	0.037	0.029	**0.131**	**0.171**	0.018	0.107	-0.020	-0.048	-0.048	-0.070
nch511	-0.018	-0.031	**-0.109**	-0.022	0.002	-0.043	0.040	-0.012	*-0.071*	0.033	-0.037
nch1217	-0.027	-0.011	*-0.065*	0.024	-0.062	0.003	-0.039	-0.011	*-0.072*	-0.035	-0.066
nad18	0.107	-0.027	0.033	0.005	-0.044	-0.010	0.004	0.014	**-0.060**	-0.013	-0.041
bad	-0.368	**-0.392**	*-0.436*	**-0.116**	0.009	**-0.286**	**-0.263**	-0.117	**-0.202**	**-0.356**	**-0.332**
fair	**-0.915**	**-0.760**	**-0.779**	**-0.493**	-0.195	**-0.859**	**-0.449**	**-0.440**	**-0.748**	**-0.582**	**-0.780**
good	**-1.394**	**-1.316**	**-1.363**	**-0.965**	**-0.679**	**-1.217**	**-0.860**	**-1.023**	**-1.344**	**-1.076**	**-1.185**
very good	**-1.888**	**-1.758**	**-1.741**	**-1.409**	**-1.159**	**-1.485**	**-1.171**	**-1.327**	**-1.420**	**-1.340**	**-1.419**
chronic	**0.365**	**0.388**	**0.354**	**0.258**	**0.623**	**0.351**	**0.349**	**0.500**	**0.274**	**0.404**	**0.414**
Constant	*1.125*	**1.854**	**3.209**	**1.837**	**2.131**	**2.400**	0.395	**2.455**	**0.944**	**1.923**	*0.996*
N	3696	8457	4163	8165	3982	13176	9182	11897	10874	5529	5061
Likelihood	-7631	-17338	-10121	-17409	-8581	-31837	-14879	-27154	-22132	-13551	-9364

Notes: Bold = significant at 1%; italic = significant at 5%.

Table C.5. Negative binomial regression results (estimated coefficients) for hospital utilisation (1995), controlling for age-gender and socio-economic characteristics (see Equation (6)).

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW[37]
mage2125	-0.293	-1.558	0.682	2.032	-1.468	0.522	0.485	0.221	*0.861*	-0.344	0.209	*0.933*	0.573	-0.246	**-3.459**
mage2630	0.209	0.238	*1.755*	1.679	-1.301	0.720	-0.004	0.589	0.599	0.664	0.353	0.466	0.578	-1.013	**-4.301**
mage3135	-0.073	1.435	1.128	**2.903**	-0.774	0.829	0.176	0.288	0.192	-0.493	0.541	1.079	-0.108	-0.630	-1.461
mage3640	*0.840*	0.237	*1.594*	**3.108**	-0.435	0.107	0.723	0.140	0.643	0.187	*0.867*	0.486	0.124	-0.586	**-3.902**
mage4145	0.577	0.740	*1.617*	**2.633**	-0.310	0.448	0.724	0.179	**1.403**	0.651	0.781	0.741	0.567	-0.374	-1.707
mage4650	**1.438**	0.857	1.370	**2.675**	-0.005	1.052	0.543	0.327	**1.164**	1.091	0.719	**1.758**	*1.120*	-0.157	-0.299
mage5155	**1.330**	*1.745*	*1.474*	**3.038**	0.109	0.807	**1.289**	*1.202*	**1.793**	*1.455*	*0.910*	*1.533*	**1.349**	0.701	-0.354
mage5660	**1.568**	**2.113**	**1.983**	**3.632**	0.082	**1.505**	*1.447*	0.953	**1.759**	**1.642**	**1.328**	*1.392*	**1.628**	*1.091*	-1.332
mage6165	**1.965**	1.037	**2.753**	**3.251**	0.684	**1.922**	**1.373**	**1.593**	**1.662**	**1.760**	**1.923**	**1.754**	**1.553**	*0.989*	0.237
mage6670	**2.042**	*1.200*	**2.857**	**4.144**	1.238	**2.226**	**1.619**	**1.344**	**1.837**	**2.154**	**2.036**	**2.460**	**1.898**	**1.460**	-0.150
mage7175	**1.897**	**2.138**	**2.902**	**4.113**	0.870	**2.448**	**2.454**	**1.738**	**2.702**	**2.288**	**2.178**	**2.282**	**2.600**	**1.499**	0.660
mage7680	**2.307**	**2.249**	**3.386**	**4.111**	1.419	**2.536**	**2.812**	**2.782**	**2.839**	**2.394**	**2.342**	**2.288**	**1.565**	*1.254*	0.670
mage8185	**2.663**	**2.375**	**3.448**	**3.863**	*1.809*	**3.204**	**3.153**	**1.752**	**2.356**	**1.757**	**1.943**	**2.284**	**2.200**	**2.807**	-0.030
mage8690	**2.333**	*1.699*	**3.982**	**4.384**	0.688	**2.328**	**2.932**	**3.123**	**2.650**	**1.981**	*1.096*	**2.685**	**2.343**	**3.114**	
fage1620	0.266	0.389	1.381	1.056	-1.089	0.712	0.656	-0.332	-0.447	-0.274	-0.103	**-1.518**	0.028	-0.437	-1.219
fage2125	*0.707*	0.825	-0.120	1.851	-1.066	0.963	*0.852*	-0.206	0.276	-0.365	-0.313	-0.304	0.292	*-1.152*	*-2.629*
fage2630	*0.772*	0.320	1.170	*2.298*	-0.416	**1.563**	*1.040*	0.301	*0.992*	0.340	0.824	0.748	*0.941*	-0.533	-1.643
fage3135	0.661	*1.315*	*1.553*	2.819	-0.270	*1.348*	*1.014*	-0.515	0.537	0.133	0.638	*1.077*	0.399	0.401	-2.277
fage3640	**0.992**	**1.808**	*1.445*	*2.346*	-0.150	**1.647**	0.559	0.279	*1.119*	*1.429*	0.300	*1.163*	**1.290**	-0.053	*-2.728*
fage4145	*0.837*	*1.163*	**1.826**	**3.108**	-0.074	**1.524**	*0.879*	**1.323**	0.579	0.585	0.961	*1.286*	0.820	0.150	-0.947
fage4650	**1.019**	0.730	1.154	**3.138**	0.315	*1.058*	**1.225**	0.548	*1.084*	1.049	*0.840*	**1.791**	**1.580**	0.251	-1.800
fage5155	**1.233**	0.807	**2.158**	**3.018**	0.278	0.995	**1.586**	0.784	**1.378**	1.378	*1.111*	*1.282*	**1.524**	0.545	-0.283
fage5660	**1.177**	**1.923**	**1.832**	**2.869**	-0.118	*1.219*	**1.213**	**1.242**	**1.742**	0.951	**1.152**	**1.734**	**1.490**	1.027	*-3.628*
fage6165	**1.172**	*1.305*	*1.710*	**3.791**	0.312	*1.359*	**1.569**	**1.313**	**1.587**	**1.823**	**1.156**	*1.365*	**1.439**	0.632	-1.236
fage6670	**1.321**	**2.800**	**2.603**	**3.734**	0.119	**2.144**	**2.095**	**1.718**	**1.701**	**1.524**	**2.024**	*1.385*	**1.886**	0.737	-0.520
fage7175	**1.907**	**1.945**	**3.222**	**3.746**	0.665	**2.134**	**1.808**	**1.792**	**2.102**	**2.011**	*1.100*	*1.401*	**1.717**	**1.703**	0.022
fage7680	**2.122**	**2.509**	**2.163**	**4.061**	0.376	**2.297**	**2.478**	**2.847**	**2.024**	**2.567**	**1.712**	**1.762**	**2.318**	**1.798**	0.721
fage8185	**1.809**	*1.271*	**3.138**	**4.343**	0.383	*1.451*	**3.298**	**2.447**	**2.595**	**1.862**	**1.439**	**1.882**	**2.032**	**2.049**	-0.779
fage8690	**1.829**	**2.806**	**2.311**	*2.656*	0.696	**2.646**	**2.997**	**3.038**	**2.794**	**2.380**	**1.869**	**2.294**	**1.486**	**2.142**	
isced7	**-0.398**	-0.307	*-0.502*	**-0.560**	*-0.370*	**-0.504**	0.264	*-0.465*	**-1.043**	**-0.657**	**-0.912**	0.170	-0.257	*-0.357*	**-1.328**
isced3	-0.146	-0.171	-0.060	-0.248	-0.145	-0.251	0.004	-0.149	**-0.722**	-0.028	**-0.678**	0.114	-0.025	*-0.276*	-0.345

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table C.5. Continued

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
single	0.072	-0.246	0.078	**0.804**	**0.456**	-0.040	0.326	0.160	0.202	-0.169	0.136	0.008	-0.044	0.357	0.330
sep/divorced	*0.364*	-0.034	0.014	**0.965**	*0.407*	**0.866**	0.354	0.365	*0.674*	*1.039*	**0.730**	0.174	0.263	0.286	**1.630**
widowed	0.035	-0.447	0.290	**0.793**	**0.574**	*0.505*	0.037	-0.161	0.080	-0.327	**0.461**	0.241	0.365	-0.061	0.659
unemployed	0.044	*0.537*	**0.838**	0.093	0.199	0.361	-0.181	-0.330	0.275	0.124	0.094	0.603	**1.495**	-0.036	-0.007
lninc_ppp	**-0.267**	*-0.462*	*-0.268*	*-0.244*	**-0.355**	-0.100	**-0.358**	0.096	0.096	0.055	**-0.205**	**-0.332**	0.025	-0.256	0.361
nch04	**0.406**	0.191	**0.716**	-0.015	**0.367**	**0.435**	**0.775**	0.005	**0.670**	-0.030	0.206	-0.024	0.126	**0.492**	**1.056**
nch511	-0.066	**-0.626**	*-0.279*	-0.025	0.076	-0.164	-0.087	0.073	-0.212	*-0.272*	0.025	0.004	-0.125	-0.105	*-0.481*
nch1217	*-0.216*	0.126	-0.111	-0.143	**-0.246**	-0.134	0.183	-0.083	0.149	0.038	-0.061	0.058	0.038	-0.116	-0.402
nad18	0.031	*-0.315*	**0.317**	0.066	0.052	-0.107	-0.015	0.035	-0.073	-0.114	0.068	0.054	-0.003	0.081	-0.181
Constant	**2.294**	**4.115**	-0.051	-0.707	**3.310**	-0.451	1.679	-1.878	*-1.904*	-1.427	0.750	1.147	-0.839	1.990	-3.405
N	11972	5352	8881	5468	11420	7038	8495	7645	16018	11710	15714	11389	7370	7465	5206
Likelihood	-9915	-3468	-5073	-3899	-7949	-4612	-5483	-4991	-9165	-5994	-8832	-4562	-7025	-5538	-1540

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table C.6. Negative binomial regression results (estimated coefficients) for hospital utilisation (1995), controlling for age-gender, socio-economic characteristics and health status (see Equation (7)).

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW[37]
mage2125	-0.406	-1.436	0.054	0.888	-1.345	0.364	-0.675	0.465	*1.041*	-0.621	-0.145	1.036	0.157	-0.304	**-4.936**
mage2630	-0.320	-0.272	0.381	0.932	*-2.041*	-0.110	*-1.073*	-0.004	0.581	0.254	-0.095	-0.647	0.433	**-1.579**	**-5.298**
mage3135	*-0.847*	0.310	-0.390	1.243	*-1.715*	-0.034	-0.464	-0.016	-0.003	-0.776	-0.629	-0.006	-0.596	-0.890	**-3.692**
mage3640	0.268	-0.527	-0.028	1.765	-1.499	-0.771	-0.564	-0.188	0.177	-0.483	-0.065	-0.486	-0.408	*-0.817*	**-5.643**
mage4145	-0.100	-0.081	-0.052	1.569	-1.506	-0.610	-0.031	0.195	0.204	-0.078	0.142	-1.045	0.205	**-1.271**	*-2.943*
mage4650	0.573	0.203	0.231	0.981	-1.234	-0.325	-0.403	-0.405	0.485	0.364	-0.291	-0.352	-0.060	**-1.132**	-1.907
mage5155	0.115	0.808	-0.071	1.430	-0.950	-0.208	-0.082	0.208	0.700	0.506	-0.403	-0.341	0.038	-0.452	-2.595
mage5660	0.001	0.929	0.008	1.491	-0.949	0.631	0.225	-0.201	0.336	0.043	-0.048	*-1.305*	0.125	-0.320	*-3.543*
mage6165	0.518	0.584	*1.492*	1.851	-0.685	1.014	-0.042	0.206	0.354	0.010	0.280	0.164	0.572	-0.420	-1.501
mage6670	0.499	0.577	*1.394*	*2.577*	-0.457	*1.121*	0.431	0.913	0.578	0.682	0.367	*-1.129*	0.637	-0.052	-2.255
mage7175	0.580	*1.344*	0.947	*2.177*	-0.880	*1.014*	**1.401**	*1.139*	*1.300*	-0.203	0.328	0.563	**1.560**	-0.185	-0.922
mage7680	0.693	1.205	1.299	*2.394*	-0.338	0.934	**1.765**	**2.119**	0.540	0.296	0.499	-0.856	-0.740	-0.362	-1.527
mage8185	**1.254**	*1.804*	**2.446**	2.026	0.173	*1.389*	**2.164**	*1.625*	0.478	-0.356	-0.130	-0.476	*1.134*	0.975	-2.261
mage8690	0.736	*2.001*	**2.785**	*2.248*	-0.701	1.345	**1.618**	1.628	0.260	-0.498	0.379	-0.523	0.842	*1.461*	
fage1620	-0.012	0.138	1.031	0.449	-1.459	0.784	-0.079	0.146	-0.280	-0.394	-0.519	-1.204	0.100	0.121	-1.697
fage2125	0.245	0.598	-0.631	1.098	-1.263	0.726	0.421	0.321	0.430	-0.319	-0.434	*-1.191*	0.277	**-1.119**	**-4.188**
fage2630	0.348	-0.034	0.497	1.163	-1.206	*0.984*	0.183	0.554	0.858	-0.216	0.123	-0.307	*0.877*	-0.553	*-2.788*
fage3135	0.173	1.075	0.409	1.971	-1.110	0.584	0.226	-0.195	0.147	-0.981	-0.109	-0.266	-0.136	-0.359	**-3.848**
fage3640	0.194	0.921	0.344	0.986	-1.269	0.670	0.149	0.294	0.235	1.227	-0.499	-0.446	0.296	-0.335	**-4.552**
fage4145	0.143	0.703	0.697	1.621	-0.892	0.739	0.097	0.512	-0.281	-0.385	-0.468	-0.403	0.286	-0.231	*-3.251*
fage4650	0.117	-0.237	0.095	1.113	-0.746	0.043	0.113	0.334	0.402	-0.531	-0.233	-0.323	0.539	-0.440	**-3.733**
fage5155	0.169	0.327	0.275	1.151	-1.005	0.038	0.291	0.465	0.198	-0.432	-0.337	*-1.115*	0.715	-0.490	-2.372
fage5660	-0.280	0.632	-0.117	1.172	-1.462	0.313	-0.114	0.894	-0.065	-0.939	-0.392	-0.035	0.631	*-1.006*	**-4.438**
fage6165	-0.243	-0.190	0.008	1.572	-1.206	0.182	0.304	0.931	0.075	-0.387	-0.602	*-1.443*	-0.017	-0.390	**-3.519**
fage6670	-0.002	*1.288*	0.674	1.989	-1.305	0.709	0.788	0.723	-0.125	-0.415	0.062	-0.969	0.371	-0.587	*-2.808*
fage7175	0.600	*1.329*	**2.106**	1.952	-0.682	0.953	0.714	0.616	0.317	-0.603	-0.689	-1.035	0.653	-0.042	-2.580
fage7680	0.642	*1.829*	0.659	*2.276*	-1.285	0.989	*1.085*	**2.286**	-0.392	1.305	0.014	*-1.449*	0.600	0.402	-2.481
fage8185	0.319	-0.345	*1.648*	1.828	-1.296	0.727	**1.936**	**1.339**	0.784	-0.514	-0.113	-0.684	0.405	0.053	-2.618
fage8690	0.521	*2.011*	0.326	0.320	-1.504	**1.819**	**1.948**	**1.726**	0.327	0.020	0.354	0.477	-0.407	0.078	
isced7	-0.136	0.198	-0.100	0.007	*-0.314*	-0.014	*0.301*	-0.162	**-0.994**	-0.283	*-0.411*	0.738	-0.175	-0.105	**-1.017**
isced3	-0.021	-0.056	-0.078	-0.061	-0.112	-0.131	-0.175	-0.141	**-0.408**	0.214	**-0.444**	0.522	0.064	-0.049	-0.165

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table C.6. Continued

	GSOEP	DK	NL	BE	FR	UK	BHPS	IR	IT	GR	ES	PT	AU	FI	SW
single	0.033	0.175	-0.177	0.433	0.284	-0.097	0.265	0.142	-0.032	0.420	-0.085	-0.465	-0.133	0.266	0.413
sep/divorced	0.170	0.190	-0.346	*0.559*	0.325	0.352	0.220	0.029	0.160	-0.030	**0.825**	0.014	0.235	0.062	**1.293**
widowed	-0.206	0.269	0.059	0.540	*0.515*	*0.450*	0.269	-0.358	**0.557**	-0.022	**0.439**	-0.026	0.067	-0.082	0.493
unemployed	0.083	0.292	0.282	0.096	-0.123	0.214	0.351	-0.084	-0.061	*0.087*	0.087	*0.905*	**0.868**	-0.053	0.097
lninc_ppp	*-0.177*	-0.214	*-0.242*	-0.108	-0.014	0.071	-0.085	0.162	*0.170*	0.089	-0.044	0.014	**0.268**	-0.024	*0.521*
nch04	**0.663**	*0.398*	**0.924**	-0.043	**0.448**	**0.663**	**1.072**	0.127	**0.818**	**0.516**	**0.377**	0.365	**0.312**	**0.610**	**1.345**
nch511	-0.051	-0.245	-0.185	0.014	0.080	-0.119	-0.114	-0.074	*-0.266*	-0.015	-0.103	-0.188	0.013	*-0.216*	-0.102
nch1217	*-0.203*	-0.075	-0.060	-0.131	-0.117	0.079	0.051	0.059	0.189	0.052	-0.148	-0.209	0.119	-0.096	-0.068
nad18	-0.049	-0.089	0.183	0.023	-0.099	-0.083	-0.068	-0.091	-0.092	*-0.154*	0.025	-0.043	*-0.097*	-0.034	-0.035
bad	**-1.177**	-0.430	*-0.753*	**-1.183**	**-0.826**	-0.582	**-1.186**	**-1.220**	**-0.733**	-0.297	**-0.896**	**-0.735**	**-0.782**	**-1.466**	-0.807
fair	**-1.893**	**-1.468**	**-1.440**	**-1.734**	**-1.354**	**-1.260**	**-2.355**	**-1.673**	**-2.126**	**-1.246**	**-1.640**	**-2.150**	**-1.531**	**-2.281**	**-1.834**
good	**-2.264**	**-2.506**	**-2.405**	**-2.900**	**-2.448**	**-2.168**	**-3.286**	**-2.743**	**-2.996**	**-2.515**	**-2.693**	**-3.398**	**-2.617**	**-3.159**	**-2.958**
very good	**-2.447**	**-3.249**	**-3.096**	**-3.143**	**-3.023**	**-2.911**	**-4.025**	**-3.299**	**-3.853**	**-3.900**	**-3.211**	**-4.703**	**-3.161**	**-3.263**	**-3.016**
chronic	**0.819**	**0.514**	**1.003**	**0.916**	**0.871**	**1.026**	**0.413**	**1.017**	**0.632**	**0.679**	**0.649**	**1.227**	**0.522**	**1.005**	**0.915**
Constant	**3.605**	3.417	*2.841*	1.470	*2.651*	-0.179	**2.437**	0.153	0.255	1.007	2.104	1.409	-0.483	2.618	-1.879
N	11972	5352	8881	5468	11420	7038	8495	7645	16018	11710	15714	11389	7370	7465	5206
Likelihood	-9785	-3381	-4959	-3831	-7743	-4469	-5292	-4857	-8964	-5805	-8657	-4409	-6897	-5406	-1511

Notes: Bold = significant at 1%; italic = significant at 5%; data for Finland refer to 1996 and data for Sweden refer to 1997.

Table C.7. Negative binomial regression results for hospital utilisation (2001), controlling for age-gender and socio-economic characteristics (see Equation (6)).

	GSOEP	DK[38]	NL[38]	BE	FR	BHPS	IR	IT	GR	ES	PT[38]	AU	FI[38]
mage2125	0.623	-1.825	0.004	*1.495*	0.356	0.577	-1.470	0.243	1.138	0.956	0.647	-0.431	0.025
mage2630	-0.769	-1.224	0.135	**2.223**	0.022	0.060	0.217	0.667	**3.651**	0.449	0.688	-0.943	-0.981
mage3135	0.366	-1.343	-0.213	1.433	0.427	*1.756*	-1.323	0.160	**3.238**	*1.285*	*1.387*	-0.350	-0.482
mage3640	0.164	-1.529	0.487	**2.538**	0.397	*1.477*	0.480	0.317	**4.230**	**1.880**	1.061	0.090	*1.638*
mage4145	0.667	-0.298	0.592	**2.283**	0.374	**1.977**	-0.500	0.543	**3.940**	1.055	**2.202**	0.437	0.645
mage4650	0.616	-0.799	0.652	**2.414**	0.743	*1.521*	-0.362	*1.425*	**4.111**	**2.422**	*1.405*	-0.142	0.804
mage5155	**1.250**	-1.418	0.699	**3.620**	1.250	*1.408*	0.691	**2.396**	**4.625**	**1.682**	**1.669**	*0.956*	0.895
mage5660	**1.314**	0.722	**2.039**	**3.320**	*1.477*	**2.183**	0.285	*1.130*	**5.663**	**1.789**	**2.292**	**1.193**	*1.253*
mage6165	**1.332**	-0.248	*1.627*	**3.029**	*1.387*	**1.761**	0.658	**2.580**	**4.665**	**2.089**	**1.806**	*0.900*	**1.266**
mage6670	**1.449**	0.073	**2.043**	**3.382**	**2.102**	**2.785**	0.889	**2.145**	**5.071**	**3.173**	**2.495**	**1.601**	**1.726**
mage7175	**1.384**	0.974	**1.851**	**4.195**	**2.496**	**2.515**	1.071	**2.668**	**5.713**	**3.351**	**2.751**	**1.795**	**1.368**
mage7680	**2.117**	0.498	**2.655**	**3.757**	**2.514**	**3.112**	*1.816*	**2.608**	**5.861**	**3.344**	**3.059**	**1.490**	**2.366**
mage8185	**2.577**	0.396	1.359	**4.093**	**2.120**	**2.884**	*2.289*	**2.662**	**5.411**	**3.033**	**2.493**	**1.873**	**2.634**
mage8690	1.088	1.795	**2.544**	**3.345**	**2.223**	**2.891**	*2.259*	**2.291**	**5.902**	**2.763**	**2.531**	**1.502**	**-15.576**
mage9195	1.324	-0.084	**3.805**	**3.981**	1.892	**4.326**	1.040	1.758	**6.922**	**3.779**	**-12.342**	*1.625*	**-15.504**
fage1620	-0.128	-3.388	-1.255	0.570	-0.012	0.075	-0.829	-0.519	*2.663*	0.530	*-1.902*	0.276	-0.782
fage2125	0.216	-2.692	0.277	**1.863**	1.135	*1.148*	-0.704	-0.775	2.303	0.679	1.074	0.125	-0.294
fage2630	0.524	-1.111	1.030	**2.176**	0.425	**1.743**	-0.037	-0.063	**3.149**	**1.676**	0.591	0.393	0.649
fage3135	0.380	-0.418	0.876	*1.696*	0.796	**1.646**	-0.384	*1.363*	**4.587**	**1.429**	0.552	0.055	0.973
fage3640	0.661	0.024	1.019	**2.204**	0.803	**1.786**	0.370	0.529	**4.099**	1.055	1.477	-0.188	*1.406*
fage4145	0.891	-1.327	0.673	**2.437**	0.035	**1.715**	0.189	**1.606**	**4.445**	*1.104*	**1.754**	-0.277	1.219
fage4650	0.423	-0.605	0.619	**2.993**	1.285	0.835	1.013	0.931	**4.812**	*1.067*	*1.665*	0.407	0.582
fage5155	**1.074**	-0.606	0.825	**3.105**	1.339	**1.847**	-0.457	1.058	**4.197**	**1.860**	**1.574**	0.328	**1.479**
fage5660	**1.123**	0.598	*1.417*	**2.309**	1.238	**1.579**	0.726	**1.880**	**4.262**	**1.785**	**2.210**	**1.001**	**1.291**
fage6165	**0.979**	1.014	**2.062**	**2.272**	1.275	**1.810**	0.610	*1.214*	**5.483**	**2.457**	**1.608**	**1.091**	*1.348*
fage6670	**1.702**	0.499	**2.378**	**3.479**	**2.036**	**1.811**	0.368	**2.575**	**5.579**	**2.627**	**2.275**	*0.856*	**1.777**
fage7175	**1.552**	0.183	**2.485**	**4.099**	*1.553*	**2.900**	1.325	**2.080**	**5.237**	**3.082**	**1.977**	**1.749**	0.531
fage7680	**1.691**	0.388	**2.408**	**4.120**	**2.032**	**3.087**	*1.739*	**2.533**	**5.616**	**3.137**	**2.379**	**1.863**	**2.279**
fage8185	**1.804**	0.856	**3.528**	**4.301**	**2.063**	**3.489**	1.522	**2.237**	**6.102**	**2.770**	**2.155**	**1.702**	**2.160**
fage8690	**1.834**	1.684	**2.439**	**4.455**	**2.173**	**3.950**	0.750	**2.429**	**5.992**	**2.846**	*1.321*	**1.525**	**2.100**

Note: Bold = significant at 1%; italic = significant at 5%.

Table C.7. Continued

	GSOEP	DK[38]	NL[38]	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI[38]
fage9195	0.389	**-22.981**	**-12.137**	**3.795**	1.052	**4.139**	1.730	**1.901**	**5.204**	**2.468**	**2.367**	**2.030**	**-16.154**
isced7	-0.105	**-0.953**	-1.260	-0.393	-0.268	-0.097	-0.223	-0.065	**-1.122**	*-0.476*	*-0.771*	-0.120	**-0.571**
isced3	0.053	**-0.839**	**-12.547**	0.098	-0.408	0.195	**-0.502**	-0.072	*-0.438*	0.092	*-0.709*	-0.041	-0.228
single	-0.197	*0.616*	-0.109	0.159	0.125	0.174	0.119	0.330	*0.768*	0.062	0.389	-0.361	*0.563*
sep/divorced	0.248	0.209	-0.109	0.509	**0.928**	0.010	0.032	-0.024	-0.265	**0.729**	0.048	0.368	*0.730*
widowed	0.158	-0.405	*-0.632*	0.223	**0.571**	0.245	-0.217	0.315	-0.086	0.304	0.276	0.102	0.354
unemployed	0.037	-0.247	**1.328**	0.410	0.187	**1.398**	0.242	0.439	0.514	0.202	0.741	**1.025**	*-0.625*
lninc_ppp	**-0.493**	0.049	**-0.494**	*-0.383*	*-0.288*	**-0.358**	-0.144	*0.201*	-0.224	-0.134	-0.032	**-0.358**	**-0.424**
nch04	**0.515**	-0.198	0.220	*0.428*	-0.190	**0.607**	0.326	-0.049	**0.800**	0.224	0.175	0.071	*0.366*
nch511	-0.146	-0.328	**-0.386**	0.198	-0.069	-0.175	*-0.348*	**-0.648**	-0.286	-0.194	-0.189	0.042	-0.184
nch1217	*-0.177*	-0.149	-0.079	-0.116	0.112	0.005	-0.144	-0.132	-0.284	-0.027	-0.099	0.101	-0.073
nad18	0.070	*-0.541*	0.060	0.165	0.145	*0.184*	-0.019	*-0.134*	-0.074	0.013	0.040	0.000	0.020
Constant	**4.490**	1.272	*3.193*	0.644	1.370	0.801	1.200	**-3.252**	-2.930	-0.791	-1.997	**3.439**	3.113
N	10387	3695	8463	4145	9834	8299	3963	13201	9182	11898	10877	5553	5063
Likelihood	-8848	-2313	-4027	-2924	-6355	-4932	-2490	-5972	-3379	-6921	-4116	-5266	-3432

Note: Bold = significant at 1%; italic = significant at 5%.

Table C.8. Negative binomial regression results for hospital utilisation (2001), controlling for age-gender, socio-economic characteristics and health status (see Equation (7)).

	GSOEP	DK[38]	NL[38]	BE	FR	BHPS	IR	IT	GR	ES	PT[38]	AU	FI[38]
mage2125	0.662	-0.403	-0.922	*1.348*	0.602	0.679	-1.053	0.750	0.193	0.426	0.194	-0.701	-0.826
mage2630	*-0.884*	-0.518	0.434	*1.573*	0.307	-0.068	-0.032	-0.240	*2.388*	0.332	-0.852	-0.784	**-1.802**
mage3135	0.130	-0.428	-1.024	0.250	0.562	0.588	-1.053	-0.367	-0.156	0.348	-0.418	-0.786	*-1.107*
mage3640	0.213	-1.451	-0.088	1.313	1.036	0.974	0.529	-0.611	2.333	*1.330*	-0.569	*-0.923*	-0.256
mage4145	0.114	0.094	-0.501	1.249	0.274	0.697	-0.237	-0.240	-0.121	0.262	0.524	-0.427	-0.942
mage4650	-0.435	-0.483	-1.121	0.887	*0.968*	0.470	-1.166	1.392	1.176	**1.793**	-0.704	-0.923	-0.850
mage5155	-0.126	-0.637	-0.851	*1.669*	**1.620**	1.152	0.499	*1.614*	1.161	*1.005*	**-1.931**	-0.602	-0.725
mage5660	0.360	0.547	0.102	*1.742*	*1.038*	**1.725**	-0.447	-0.107	2.215	0.738	0.224	-0.260	-0.736
mage6165	0.007	-0.187	0.008	**2.078**	**1.756**	1.178	-0.281	1.087	0.696	0.782	-0.851	-0.309	-0.862
mage6670	0.561	0.339	0.585	**2.894**	**1.748**	**2.306**	0.451	1.134	1.020	**1.441**	-0.785	-0.238	0.070
mage7175	0.310	1.079	0.336	**2.511**	**1.556**	**2.314**	0.693	1.289	1.547	**1.924**	-0.472	-0.266	-0.757
mage7680	*0.918*	0.342	0.718	**2.876**	**2.560**	**2.917**	0.685	0.882	1.180	**2.381**	0.448	-0.157	-0.501
mage8185	*1.104*	-0.198	-0.569	**2.640**	**2.223**	**1.700**	1.560	0.222	2.258	**1.721**	-1.266	0.529	0.181
mage8690	-0.951	1.035	-0.222	**3.044**	**1.653**	**2.395**	0.800	0.123	0.927	1.281	-0.667	0.458	**-17.141**
mage9195	0.369	1.840	**3.107**	**3.336**	-0.380	**5.196**	-0.813	-1.664	*3.275*	1.389	**-16.674**	-0.614	**-26.304**
fage1620	0.072	*-1.585*	**-2.634**	0.832	0.207	0.130	0.139	-0.321	1.713	-0.124	**-2.395**	-0.085	**-1.305**
fage2125	0.431	*-1.940*	-0.293	**1.758**	*0.958*	0.594	-0.260	-0.871	-0.019	0.366	-0.594	-0.226	-0.899
fage2630	0.526	-0.332	0.030	1.250	*0.971*	**1.367**	-0.047	-0.391	1.346	*1.411*	-1.191	-0.007	-0.592
fage3135	0.523	0.736	0.121	1.003	*0.974*	*1.290*	0.186	0.648	2.067	*0.928*	*-1.273*	-0.392	-0.193
fage3640	0.298	0.115	-0.299	0.978	*0.954*	*1.170*	-0.047	-0.077	1.296	0.111	*-1.553*	**-1.334**	-0.364
fage4145	0.391	-0.399	-0.982	0.822	0.436	0.977	0.827	0.063	0.467	0.696	-0.939	*-1.160*	-0.195
fage4650	-0.110	0.165	-0.758	*1.523*	*0.962*	0.534	0.574	-0.144	2.470	0.623	-1.095	-0.555	-0.926
fage5155	0.465	-0.612	-0.589	**2.344**	*1.064*	0.950	-1.055	-0.250	1.082	0.714	-0.873	*-1.053*	-0.832
fage5660	0.067	-0.005	-0.695	*1.795*	**1.335**	*1.275*	0.071	0.343	0.086	0.449	-0.318	-0.196	-0.453
fage6165	0.145	0.487	-0.215	*1.536*	0.705	**1.699**	0.249	-0.143	1.164	**1.363**	-0.643	-0.413	-0.552
fage6670	0.869	0.528	0.606	**2.373**	**1.452**	**1.825**	0.381	0.659	2.409	*1.126*	-1.115	-0.332	-0.441
fage7175	0.591	-0.117	0.336	**2.817**	*1.156*	**2.265**	*1.814*	0.265	0.798	*1.173*	**-1.680**	0.011	*-1.680*
fage7680	0.362	1.597	0.359	**2.833**	**1.566**	**2.573**	0.976	-0.065	1.732	**1.249**	-0.990	0.264	-0.004
fage8185	0.727	0.219	0.984	**3.340**	*1.332*	**2.553**	0.760	0.221	1.349	*1.315*	-1.125	-0.065	0.112
fage8690	-0.315	**3.508**	0.899	**3.881**	**1.620**	**3.474**	0.395	0.784	1.660	**1.803**	**-2.257**	-0.493	-0.368
fage9195	-0.777	**-20.661**[39]	**-29.438**[40]	*1.976*	0.103	**3.347**	0.818	-0.481	2.113	*2.608*	-1.451	0.185	**-26.122**[41]

[39] See footnote 37 above.

[40] See footnote 38 above.

[41] See footnote 39 above.

Table C.8. Continued

	GSOEP	DK	NL	BE	FR	BHPS	IR	IT	GR	ES	PT	AU	FI
isced7	0.034	0.084	-0.717	-0.098	0.012	0.056	-0.087	-0.059	0.034	-0.093	0.253	0.048	-0.194
isced3	0.038	-0.157	**-22.333**	0.024	-0.019	*0.375*	0.003	0.014	0.110	0.230	0.012	0.002	-0.129
single	-0.251	*0.723*	-0.210	0.046	0.161	**0.519**	0.089	-0.075	-0.334	0.004	0.185	-0.271	0.351
sep/divorced	0.114	-0.231	-0.441	-0.048	**0.628**	-0.163	0.212	0.730	-0.580	-0.212	0.148	0.452	*0.517*
widowed	0.114	-0.369	-0.430	0.092	*0.438*	0.342	*-0.610*	0.355	-0.438	0.072	0.133	0.136	0.346
unemployed	-0.295	0.404	**0.804**	*0.084*	0.423	0.658	-0.466	*0.808*	0.418	0.425	0.638	0.438	0.031
lninc_ppp	-0.181	*0.408*	-0.240	0.263	-0.073	0.020	*0.350*	**0.290**	-0.014	0.010	0.090	0.015	-0.112
nch04	**0.596**	-0.144	*0.325*	**0.683**	*0.277*	**1.145**	0.118	0.311	**1.259**	0.148	**0.753**	*0.264*	*0.368*
nch511	-0.125	-0.103	**-0.357**	-0.066	-0.111	-0.073	**-0.428**	**-0.480**	-0.143	-0.074	-0.103	0.002	-0.173
nch1217	-0.110	-0.317	-0.069	-0.115	0.045	0.079	-0.161	-0.014	-0.005	-0.012	-0.105	-0.005	0.073
nad18	-0.060	-0.393	-0.029	0.015	-0.083	0.005	*-0.198*	**-0.203**	-0.079	*-0.107*	-0.041	-0.022	0.005
bad	**-0.804**	-0.737	**-1.475**	**-2.122**	**-0.738**	**-1.024**	-0.185	*-0.507*	-0.630	-0.443	**-0.954**	**-0.644**	-1.110
fair	**-1.434**	**-1.914**	**-2.409**	**-2.714**	**-1.984**	**-2.220**	-0.974	**-1.848**	**-1.724**	**-1.342**	**-3.164**	**-1.321**	**-2.134**
good	**-2.073**	**-3.164**	**-3.355**	**-4.142**	**-3.006**	**-3.586**	**-2.477**	**-2.860**	**-2.786**	**-2.690**	**-4.445**	**-2.527**	**-3.071**
very good	**-2.509**	**-4.518**	**-3.992**	**-4.284**	**-3.786**	**-4.494**	**-3.404**	**-3.621**	**-4.465**	**-3.044**	**-5.669**	**-3.477**	**-3.695**
chronic	**0.943**	0.317	**0.916**	**0.903**	**0.921**	**0.303**	**0.963**	**0.699**	**1.159**	**0.713**	0.180	**0.528**	**1.035**
Constant	0.361	**-6.267**	**4.582**	-1.534	1.151	**-0.009**	-1.518	-1.186	0.158	0.458	1.582	*2.523*	**3.341**
N	10387	3695	8463	4145	9834	8299	3963	13201	9182	11898	10877	5553	5063
Likelihood	-8711	-2226	-3921	-2835	-6105	-4697	-2391	-5851	-3217	-6748	-3980	-5130	-3335

Note: Bold = significant at 1%; italic = significant at 5%.

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