Appendix – Model coefficients

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| **Self-rated health** |  | NCDS | | | |  | ELSA | | |  |
| Variable | Category | Model 1a | Model 1b | Model 2 | Model 3 |  | Model 1 | Model 2 | Model 3 |
| Gender (ref: female) | Male | -0.026 | -0.092 | 0.354\*\*\* | 0.326\*\*\* |  | 0.080 | 0.835\*\*\* | 0.932\*\*\* |
| Childhood social class (ref: non-manual) | Manual or unclassified job | 0.479\*\*\* | 0.222\*\* | 0.408\*\*\* | 0.247\*\*\* |  | 0.778\*\*\* | 0.739\*\*\* | 0.466\* |
|  | Retired, unemployed or sick | 0.701\*\*\* | 0.249 | 0.526\*\*\* | 0.319\* |  | 0.334 | 0.292 | 0.036 |
| Childhood parental separation (ref: did not separate) | Separated | 0.219 | 0.075 | 0.174 | 0.127 |  | 0.673\* | 0.514 | 0.374 |
| Childhood health (ref: no chronic condition) | One or more | 0.326\*\*\* | 0.209\*\* | 0.219\*\* | 0.225\*\*\* |  | 0.608\*\* | 0.606\*\* | 0.699\*\* |
| Childhood care (ref: not in institutional care) | In institutional care | 0.450\* | 0.073 | 0.205 | 0.066 |  | -0.200 | -0.429 | -0.614 |
| Childhood ability and behaviour scores at age 11 | Maths test score |  | -0.0193\*\*\* |  |  |  |  |  |  |
|  | Reading test score |  | -0.013 |  |  |  |  |  |  |
|  | Design test score |  | -0.0610\*\* |  |  |  |  |  |  |
|  | BSAG score |  | 0.0210\*\*\* |  |  |  |  |  |  |
|  | Rutter score |  | 0.0368\*\*\* |  |  |  |  |  |  |
| Poverty in childhood (ref: no FSM) | Free school meals |  | 0.353\*\* |  |  |  |  |  |  |
| No. of lifetime partners (ref: one) | Zero |  |  | 0.395\*\* | 0.075 |  |  | 0.178 | -0.020 |
|  | Two |  |  | 0.139 | 0.122 |  |  | 0.084 | 0.052 |
|  | Three or more |  |  | 0.293\*\* | 0.287\*\* |  |  | -0.248 | -0.536 |
| % Working life employed (ref: 100%) | 0 – 50 % |  |  | 1.797\*\*\* | 1.321\*\*\* |  |  | 2.069\*\*\* | 1.516\*\*\* |
|  | 50 – 85 % |  |  | 0.905\*\*\* | 0.658\*\*\* |  |  | 1.527\*\*\* | 1.301\*\*\* |
|  | 85 – 99 % |  |  | 0.432\*\*\* | 0.347\*\*\* |  |  | 0.489 | 0.425 |
| Number of natural children (ref: two) | Zero |  |  | 0.366\*\*\* | 0.321\*\* |  |  | 0.451 | 0.419 |
|  | One |  |  | 0.228\* | 0.159 |  |  | 0.295 | 0.181 |
|  | Three |  |  | -0.010 | -0.030 |  |  | 0.107 | 0.172 |
|  | Four or more |  |  | 0.093 | 0.026 |  |  | 0.124 | 0.045 |
| NSSEC (ref: managerial occupation) | Routine or not working |  |  |  | 0.926\*\*\* |  |  |  | 0.707\* |
|  | Intermediate |  |  |  | 0.207\* |  |  |  | -0.021 |
|  | Managerial occupation |  |  |  | 0.315\*\*\* |  |  |  | 0.521\* |
| Couple status (ref: no partner) | Living in a couple |  |  |  | 0.477\*\*\* |  |  |  | 1.172\*\* |
| Qualification (ref: degree) | No qualifications |  |  |  | 0.071 |  |  |  | 0.091 |
|  | Some qualifications |  |  |  |  |  | -0.089 | -0.112 | -0.096 |
| Age |  | -1.997\*\*\* | -1.134\*\*\* | -2.992\*\*\* | -3.298\*\*\* |  | 2.529 | 2.402 | 1.201 |
| Constant |  | -0.026 | -0.092 | 0.354\*\*\* | 0.326\*\*\* |  | 0.080 | 0.835\*\*\* | 0.932\*\*\* |
| Observations |  | 8004 | | | |  | 787 | | |

\* p<0.05, \*\* p<0.01, \*\*\* p<0.001

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| **Quality of life (CASP-12)** |  | NCDS | | | |  | ELSA | | | | |  |
| Variable | Category | Model 1a | Model 1b | Model 2 | Model 3 |  | Model 1 | Model 2 | | Model 3 | |
| Gender (ref: female) | Male | -0.302\* | -0.154 | -0.899\*\*\* | -0.839\*\*\* |  | 0.323 | -1.028\* | | -1.313\*\* | |
| Childhood social class (ref: non-manual) | Manual or unclassified job | -0.808\*\*\* | -0.527\*\*\* | -0.688\*\*\* | -0.367\* |  | -1.484\*\* | -1.275\*\* | | -0.523 | |
|  | Retired, unemployed or sick | -1.846\*\*\* | -1.209\*\* | -1.476\*\*\* | -1.100\*\* |  | -2.169 | -1.842 | | -1.037 | |
| Childhood parental separation (ref: did not separate) | Separated | -0.254 | 0.072 | -0.156 | -0.056 |  | -0.843 | -0.145 | | 0.095 | |
| Childhood health (ref: no chronic condition) | One or more | -0.591\*\*\* | -0.407\* | -0.392\*\* | -0.398\*\* |  | -1.639\*\* | -1.605\*\* | -1.615\*\* | |
| Childhood care (ref: not in institutional care) | In institutional care | -1.818\*\*\* | -1.218\* | -1.346\*\* | -1.183\* |  | -2.348 | -1.939 | | -1.456 | |
| Childhood ability and behaviour scores at age 11 | Maths test score |  | 0.015 |  |  |  |  |  | |  | |
|  | Reading test score |  | -0.005 |  |  |  |  |  | |  | |
|  | Design test score |  | 0.067 |  |  |  |  |  | |  | |
|  | BSAG score |  | -0.0570\*\*\* |  |  |  |  |  | |  | |
|  | Rutter score |  | -0.0684\*\* |  |  |  |  |  | |  | |
| Poverty in childhood (ref: no FSM) | Free school meals |  | -0.967\*\* |  |  |  |  |  | |  | |
| No. of lifetime partners (ref: one) | Zero |  |  | -2.104\*\*\* | -0.591 |  |  | -2.160 | | -1.005 | |
|  | Two |  |  | -0.056 | 0.081 |  |  | -0.191 | | -0.148 | |
|  | Three or more |  |  | -0.308 | -0.109 |  |  | -0.782 | | -0.377 | |
| % Working life employed (ref: 100%) | 0 – 50 % |  |  | -3.046\*\*\* | -1.997\*\*\* |  |  | -6.171\*\*\* | | -5.041\*\*\* | |
|  | 50 – 85 % |  |  | -1.405\*\*\* | -0.839\*\*\* |  |  | -2.389\*\*\* | | -1.822\*\* | |
|  | 85 – 99 % |  |  | -0.467\* | -0.268 |  |  | -1.128 | | -0.837 | |
| Number of natural children (ref: two) | Zero |  |  | -0.478\* | -0.211 |  |  | 0.585 | | 0.950 | |
|  | One |  |  | -0.599\*\* | -0.386 |  |  | 0.769 | | 0.891 | |
|  | Three |  |  | -0.322 | -0.313 |  |  | 0.672 | | 0.377 | |
|  | Four or more |  |  | -0.741\*\* | -0.688\*\* |  |  | 0.304 | | 0.008 | |
| NSSEC (ref: managerial occupation) | Routine or not working |  |  |  | -1.684\*\*\* |  |  |  | | -1.190\* | |
|  | Intermediate |  |  |  | -0.472\* |  |  |  | | -1.013 | |
|  | Managerial occupation |  |  |  | -1.864\*\*\* |  |  |  | | -2.865\*\*\* | |
| Couple status (ref: no partner) | Living in a couple |  |  |  | -0.528\* |  |  |  | | -2.331\*\* | |
| Qualification (ref: degree) | No qualifications |  |  |  | -0.392\* |  |  |  | | -1.264\* | |
|  | Some qualifications |  |  |  |  |  | 0.079 | 0.118 | | 0.115 | |
| Age |  | 27.09\*\*\* | 26.89\*\*\* | 28.58\*\*\* | 29.16\*\*\* |  | 22.81\*\* | 22.60\*\* | | 24.24\*\* | |
| Constant |  | -0.302\* | -0.154 | -0.899\*\*\* | -0.839\*\*\* |  | 0.323 | -1.028\* | | -1.313\*\* | |
| Observations |  | 8004 | | | |  | 787 | | | | |

\* p<0.05, \*\* p<0.01, \*\*\* p<0.001

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| **Current smoker** |  | NCDS | | | |  | ELSA | | | | |  |
| Variable | Category | Model 1a | Model 1b | Model 2 | Model 3 |  | Model 1 | Model 2 | | Model 3 | |
| Gender (ref: female) | Male | -0.028 | -0.094 | 0.152\* | 0.114 |  | -0.265 | 0.006 | | 0.024 | |
| Childhood social class (ref: non-manual) | Manual or unclassified job | 0.460\*\*\* | 0.226\*\*\* | 0.422\*\*\* | 0.261\*\*\* |  | 0.640\*\*\* | 0.627\*\*\* | | 0.430\* | |
|  | Retired, unemployed or sick | 0.655\*\*\* | 0.232 | 0.547\*\*\* | 0.346\* |  | 1.007\* | 0.988\* | | 0.754 | |
| Childhood parental separation (ref: did not separate) | Separated | 0.521\*\*\* | 0.380\*\*\* | 0.448\*\*\* | 0.403\*\*\* |  | 0.577\* | 0.455 | | 0.367 | |
| Childhood health (ref: no chronic condition) | One or more | 0.126 | 0.037 | 0.074 | 0.070 |  | -0.272 | -0.360 | -0.319 | |
| Childhood care (ref: not in institutional care) | In institutional care | 0.885\*\*\* | 0.573\*\*\* | 0.767\*\*\* | 0.659\*\*\* |  | 0.379 | 0.124 | | 0.024 | |
| Childhood ability and behaviour scores at age 11 | Maths test score |  | -0.0150\*\*\* |  |  |  |  |  | |  | |
|  | Reading test score |  | -0.0148\* |  |  |  |  |  | |  | |
|  | Design test score |  | -0.038 |  |  |  |  |  | |  | |
|  | BSAG score |  | 0.0256\*\*\* |  |  |  |  |  | |  | |
|  | Rutter score |  | 0.005 |  |  |  |  |  | |  | |
| Poverty in childhood (ref: no FSM) | Free school meals |  | 0.424\*\*\* |  |  |  |  |  | |  | |
| No. of lifetime partners (ref: one) | Zero |  |  | 0.000 | -0.622\*\*\* |  |  | 0.473 | | -0.021 | |
|  | Two |  |  | 0.304\*\*\* | 0.285\*\*\* |  |  | 0.477\* | | 0.440\* | |
|  | Three or more |  |  | 0.550\*\*\* | 0.508\*\*\* |  |  | 0.364 | | 0.304 | |
| % Working life employed (ref: 100%) | 0 – 50 % |  |  | 0.835\*\*\* | 0.382\*\*\* |  |  | 1.218\*\*\* | | 0.742\* | |
|  | 50 – 85 % |  |  | 0.439\*\*\* | 0.217\* |  |  | 0.503\* | | 0.293 | |
|  | 85 – 99 % |  |  | 0.174\* | 0.102 |  |  | 0.503\* | | 0.361 | |
| Number of natural children (ref: two) | Zero |  |  | 0.320\*\*\* | 0.223\* |  |  | 0.375 | | 0.130 | |
|  | One |  |  | 0.465\*\*\* | 0.405\*\*\* |  |  | 0.426 | | 0.336 | |
|  | Three |  |  | 0.317\*\*\* | 0.313\*\*\* |  |  | 0.170 | | 0.231 | |
|  | Four or more |  |  | 0.111 | 0.094 |  |  | 0.512\* | | 0.607\* | |
| NSSEC (ref: managerial occupation) | Routine or not working |  |  |  | 0.495\*\*\* |  |  |  | | 0.304 | |
|  | Intermediate |  |  |  | 0.168\* |  |  |  | | 0.098 | |
|  | Managerial occupation |  |  |  | 0.737\*\*\* |  |  |  | | 1.206\*\*\* | |
| Couple status (ref: no partner) | Living in a couple |  |  |  | 0.828\*\*\* |  |  |  | | 1.076\*\*\* | |
| Qualification (ref: degree) | No qualifications |  |  |  | 0.391\*\*\* |  |  |  | | 0.594\* | |
|  | Some qualifications |  |  |  |  |  | -0.023 | -0.011 | | 0.012 | |
| Age |  | -1.697\*\*\* | -0.929\*\*\* | -2.377\*\*\* | -2.773\*\*\* |  | -0.313 | -1.894 | | -3.753 | |
| Constant |  | -0.028 | -0.094 | 0.152\* | 0.114 |  | -0.265 | 0.006 | | 0.024 | |
| Observations |  | 8007 | | | |  | 615 | | | | |

\* p<0.05, \*\* p<0.01, \*\*\* p<0.001

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| **Cognition** |  | NCDS | | | |  | ELSA | | | | |  |
| Variable | Category | Model 1a | Model 1b | Model 2 | Model 3 |  | Model 1 | Model 2 | | Model 3 | |
| Gender (ref: female) | Male | -1.236\*\*\* | -1.268\*\*\* | -1.616\*\*\* | -1.479\*\*\* |  | -0.680\* | -1.341\*\*\* | | -1.504\*\*\* | |
| Childhood social class (ref: non-manual) | Manual or unclassified job | -1.801\*\*\* | -0.461\*\*\* | -1.733\*\*\* | -1.126\*\*\* |  | -1.819\*\*\* | -1.731\*\*\* | | -0.941\*\* | |
|  | Retired, unemployed or sick | -2.215\*\*\* | -0.319 | -2.037\*\*\* | -1.314\*\*\* |  | -2.526\*\* | -2.290\* | | -1.446 | |
| Childhood parental separation (ref: did not separate) | Separated | 0.041 | 0.347 | 0.014 | 0.134 |  | -1.061 | -0.784 | | -0.454 | |
| Childhood health (ref: no chronic condition) | One or more | -0.198 | 0.102 | -0.089 | -0.049 |  | -0.148 | -0.210 | -0.230 | |
| Childhood care (ref: not in institutional care) | In institutional care | -1.220\*\* | -0.072 | -0.995\* | -0.508 |  | -0.713 | -0.138 | | 0.395 | |
| Childhood ability and behaviour scores at age 11 | Maths test score |  | 0.137\*\*\* |  |  |  |  |  | |  | |
|  | Reading test score |  | 0.125\*\*\* |  |  |  |  |  | |  | |
|  | Design test score |  | 0.047 |  |  |  |  |  | |  | |
|  | BSAG score |  | -0.0169\* |  |  |  |  |  | |  | |
|  | Rutter score |  | -0.012 |  |  |  |  |  | |  | |
| Poverty in childhood (ref: no FSM) | Free school meals |  | -0.466\* |  |  |  |  |  | |  | |
| No. of lifetime partners (ref: one) | Zero |  |  | -1.072\*\*\* | -0.609\* |  |  | -3.114\*\*\* | | -2.684\*\* | |
|  | Two |  |  | 0.117 | 0.113 |  |  | 0.151 | | 0.227 | |
|  | Three or more |  |  | 0.292 | 0.308 |  |  | -0.552 | | -0.215 | |
| % Working life employed (ref: 100%) | 0 – 50 % |  |  | -1.873\*\*\* | -0.624\*\* |  |  | -2.981\*\*\* | | -1.751\*\* | |
|  | 50 – 85 % |  |  | -0.786\*\*\* | -0.209 |  |  | -1.052\* | | -0.659 | |
|  | 85 – 99 % |  |  | -0.295\* | -0.129 |  |  | -0.753 | | -0.602 | |
| Number of natural children (ref: two) | Zero |  |  | -0.267 | -0.282 |  |  | 0.645 | | 0.413 | |
|  | One |  |  | -0.263 | -0.157 |  |  | -1.093\* | | -0.945 | |
|  | Three |  |  | -0.041 | -0.004 |  |  | -0.675 | | -0.647 | |
|  | Four or more |  |  | -0.088 | 0.053 |  |  | 0.299 | | 0.528 | |
| NSSEC (ref: managerial occupation) | Routine or not working |  |  |  | -1.430\*\*\* |  |  |  | | -1.204\*\* | |
|  | Intermediate |  |  |  | -0.621\*\*\* |  |  |  | | -0.990\* | |
|  | Managerial occupation |  |  |  | -0.156 |  |  |  | | -0.124 | |
| Couple status (ref: no partner) | Living in a couple |  |  |  | -3.508\*\*\* |  |  |  | | -3.592\*\*\* | |
| Qualification (ref: degree) | No qualifications |  |  |  | -1.735\*\*\* |  |  |  | | -2.055\*\*\* | |
|  | Some qualifications |  |  |  |  |  | 0.177 | 0.154 | | 0.118 | |
| Age |  | 28.89\*\*\* | 23.19\*\*\* | 29.63\*\*\* | 30.72\*\*\* |  | 18.82\*\* | 21.40\*\* | | 24.97\*\*\* | |
| Constant |  | -1.236\*\*\* | -1.268\*\*\* | -1.616\*\*\* | -1.479\*\*\* |  | -0.680\* | -1.341\*\*\* | | -1.504\*\*\* | |
| Observations |  | 7716 | | | |  | 893 | | | | |

\* p<0.05, \*\* p<0.01, \*\*\* p<0.001

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| **Owner occupier** |  | NCDS | | | | | | |  | | ELSA | | | | | |  |
| Variable | Category | Model 1a | Model 1b | | Model 2 | | Model 3 | |  | | Model 1 | | Model 2 | | Model 3 | |
| Gender (ref: female) | Male | -0.078 | 0.010 | | -0.469\*\*\* | | -0.456\*\*\* | |  | | 0.246 | | -0.607\* | | -0.631\* | |
| Childhood social class (ref: non-manual) | Manual or unclassified job | -0.553\*\*\* | -0.225\*\* | | -0.476\*\*\* | | -0.240\*\* | |  | | -0.724\*\*\* | | -0.622\*\* | | -0.337 | |
|  | Retired, unemployed or sick | -0.946\*\*\* | -0.337\* | | -0.788\*\*\* | | -0.496\*\* | |  | | -1.171\*\* | | -1.185\* | | -1.032\* | |
| Childhood parental separation (ref: did not separate) | Separated | -0.319\*\* | -0.097 | | -0.237\* | | -0.116 | |  | | -0.602\* | | -0.316 | | -0.085 | |
| Childhood health (ref: no chronic condition) | One or more | -0.264\*\*\* | -0.128 | -0.110 | | -0.119 | |  | | -0.497\* | | -0.442 | | -0.445 | |
| Childhood care (ref: not in institutional care) | In institutional care | -0.876\*\*\* | -0.427\* | | -0.546\*\* | | -0.359 | |  | | -1.023\* | | -0.695 | | -0.790 | |
| Childhood ability and behaviour scores at age 11 | Maths test score |  | 0.0191\*\* | |  | |  | |  | |  | |  | |  | |
|  | Reading test score |  | 0.0261\*\* | |  | |  | |  | |  | |  | |  | |
|  | Design test score |  | 0.034 | |  | |  | |  | |  | |  | |  | |
|  | BSAG score |  | -0.0283\*\*\* | |  | |  | |  | |  | |  | |  | |
|  | Rutter score |  | -0.0330\*\* | |  | |  | |  | |  | |  | |  | |
| Poverty in childhood (ref: no FSM) | Free school meals |  | -0.602\*\*\* | |  | |  | |  | |  | |  | |  | |
| No. of lifetime partners (ref: one) | Zero |  |  | | -1.263\*\*\* | | -0.147 | |  | |  | | -1.520\*\*\* | | -0.852 | |
|  | Two |  |  | | -0.318\*\*\* | | -0.263\*\* | |  | |  | | -0.424 | | -0.390 | |
|  | Three or more |  |  | | -0.827\*\*\* | | -0.770\*\*\* | |  | |  | | -0.952\*\* | | -0.879\* | |
| % Working life employed (ref: 100%) | 0 – 50 % |  |  | | -1.992\*\*\* | | -1.356\*\*\* | |  | |  | | -3.214\*\*\* | | -2.341\*\*\* | |
|  | 50 – 85 % |  |  | | -1.019\*\*\* | | -0.686\*\*\* | |  | |  | | -2.056\*\*\* | | -1.648\*\*\* | |
|  | 85 – 99 % |  |  | | -0.460\*\*\* | | -0.339\*\* | |  | |  | | -1.378\*\*\* | | -1.161\*\* | |
| Number of natural children (ref: two) | Zero |  |  | | -0.466\*\*\* | | -0.236\* | |  | |  | | 0.010 | | 0.576 | |
|  | One |  |  | | -0.331\*\* | | -0.205 | |  | |  | | -0.598 | | -0.424 | |
|  | Three |  |  | | -0.334\*\*\* | | -0.352\*\*\* | |  | |  | | -0.112 | | -0.212 | |
|  | Four or more |  |  | | -0.619\*\*\* | | -0.682\*\*\* | |  | |  | | -0.675\* | | -0.861\*\* | |
| NSSEC (ref: managerial occupation) | Routine or not working |  |  | |  | | -0.855\*\*\* | |  | |  | |  | | -0.961\*\* | |
|  | Intermediate |  |  | |  | | -0.353\*\* | |  | |  | |  | | 0.040 | |
|  | Managerial occupation |  |  | |  | | -1.540\*\*\* | |  | |  | |  | | -1.815\*\*\* | |
| Couple status (ref: no partner) | Living in a couple |  |  | |  | | -1.139\*\*\* | |  | |  | |  | | -1.284\*\* | |
| Qualification (ref: degree) | No qualifications |  |  | |  | | -0.350\*\*\* | |  | |  | |  | | -0.382 | |
|  | Some qualifications |  |  | |  | |  | |  | | -0.012 | | -0.012 | | -0.075 | |
| Age |  | 2.255\*\*\* | 1.410\*\*\* | | 3.689\*\*\* | | 4.422\*\*\* | |  | | 2.785 | | 5.216 | | 9.436\* | |
| Constant |  | -0.078 | 0.010 | | -0.469\*\*\* | | -0.456\*\*\* | |  | | 0.246 | | -0.607\* | | -0.631\* | |
| Observations |  | 8033 | | | | | | |  | | 916 | | | | | |

\* p<0.05, \*\* p<0.01, \*\*\* p<0.001

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| **Pension scheme member** |  | NCDS | | | | | |  | | ELSA | | | | | | | |  | |
| Variable | Category | Model 1a | Model 1b | Model 2 | | Model 3 | |  | | Model 1 | | Model 2 | | | Model 3 | | |
| Gender (ref: female) | Male | 0.931\*\*\* | 1.080\*\*\* | | 0.439\*\*\* | | 0.541\*\*\* | |  | | 1.471\*\*\* | | 0.740\*\* | | | 0.751\*\* | | |
| Childhood social class (ref: non-manual) | Manual or unclassified job | -0.520\*\*\* | -0.167\* | | -0.417\*\*\* | | -0.154\* | |  | | -0.807\*\*\* | | -0.842\*\*\* | | | -0.491\* | | |
|  | Retired, unemployed or sick | -0.936\*\*\* | -0.355\* | | -0.714\*\*\* | | -0.421\*\* | |  | | -0.976\* | | -1.026\* | | | -0.601 | | |
| Childhood parental separation (ref: did not separate) | Separated | -0.282\*\* | -0.077 | | -0.185 | | -0.134 | |  | | -0.482 | | -0.140 | | | 0.023 | | |
| Childhood health (ref: no chronic condition) | One or more | -0.226\*\* | -0.135 | -0.068 | | -0.056 | |  | | 0.120 | | 0.208 | | 0.216 | | |
| Childhood care (ref: not in institutional care) | In institutional care | -0.921\*\*\* | -0.511\*\* | | -0.626\*\* | | -0.434\* | |  | | -0.664 | | -0.381 | | | -0.394 | | |
| Childhood ability and behaviour scores at age 11 | Maths test score |  | 0.0244\*\*\* | |  | |  | |  | |  | |  | | |  | | |
|  | Reading test score |  | 0.0366\*\*\* | |  | |  | |  | |  | |  | | |  | | |
|  | Design test score |  | 0.026 | |  | |  | |  | |  | |  | | |  | | |
|  | BSAG score |  | -0.0322\*\*\* | |  | |  | |  | |  | |  | | |  | | |
|  | Rutter score |  | 0.009 | |  | |  | |  | |  | |  | | |  | | |
| Poverty in childhood (ref: no FSM) | Free school meals |  | -0.440\*\*\* | |  | |  | |  | |  | |  | | |  | | |
| No. of lifetime partners (ref: one) | Zero |  |  | | -0.619\*\*\* | | -0.231 | |  | |  | | 0.017 | | | 0.485 | | |
|  | Two |  |  | | -0.194\*\* | | -0.185\* | |  | |  | | -0.038 | | | -0.038 | | |
|  | Three or more |  |  | | -0.531\*\*\* | | -0.550\*\*\* | |  | |  | | -0.133 | | | -0.017 | | |
| % Working life employed (ref: 100%) | 0 – 50 % |  |  | | -2.669\*\*\* | | -2.146\*\*\* | |  | |  | | -3.093\*\*\* | | | -2.804\*\*\* | | |
|  | 50 – 85 % |  |  | | -1.427\*\*\* | | -1.136\*\*\* | |  | |  | | -1.558\*\*\* | | | -1.472\*\*\* | | |
|  | 85 – 99 % |  |  | | -0.609\*\*\* | | -0.515\*\*\* | |  | |  | | -0.365 | | | -0.311 | | |
| Number of natural children (ref: two) | Zero |  |  | | 0.056 | | 0.098 | |  | |  | | -0.203 | | | -0.236 | | |
|  | One |  |  | | -0.139 | | -0.071 | |  | |  | | -0.570 | | | -0.562 | | |
|  | Three |  |  | | -0.264\*\* | | -0.248\*\* | |  | |  | | 0.006 | | | -0.091 | | |
|  | Four or more |  |  | | -0.303\*\* | | -0.240\* | |  | |  | | -0.118 | | | 0.023 | | |
| NSSEC (ref: managerial occupation) | Routine or not working |  |  | |  | | -1.103\*\*\* | |  | |  | |  | | | -0.349 | | |
|  | Intermediate |  |  | |  | | -0.726\*\*\* | |  | |  | |  | | | -0.251 | | |
|  | Managerial occupation |  |  | |  | | -0.341\*\*\* | |  | |  | |  | | | -0.522\* | | |
| Couple status (ref: no partner) | Living in a couple |  |  | |  | | -1.274\*\*\* | |  | |  | |  | | | -2.012\*\*\* | | |
| Qualification (ref: degree) | No qualifications |  |  | |  | | -0.663\*\*\* | |  | |  | |  | | | -0.828\*\* | | |
|  | Some qualifications |  |  | |  | |  | |  | | 0.121 | | 0.152\* | | | 0.153\* | | |
| Age |  | 1.434\*\*\* | 0.134 | | 2.914\*\*\* | | 3.756\*\*\* | |  | | -5.067 | | -5.124 | | | -4.288 | | |
| Constant |  | 0.931\*\*\* | 1.080\*\*\* | | 0.439\*\*\* | | 0.541\*\*\* | |  | | 1.471\*\*\* | | 0.740\*\* | | | 0.751\*\* | | |
| Observations |  | 8018 | | | | | | |  | | 921 | | | | | | | |

\* p<0.05, \*\* p<0.01, \*\*\* p<0.001

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| **Gross weekly pay (log)** |  | NCDS | | | | | |  | | ELSA | | | | | | | |  | |
| Variable | Category | Model 1a | Model 1b | Model 2 | | Model 3 | |  | | Model 1 | | Model 2 | | | Model 3 | | |
| Gender (ref: female) | Male | 0.691\*\*\* | 0.691\*\*\* | | 0.557\*\*\* | | 0.573\*\*\* | |  | | 0.733\*\*\* | | 0.443\*\*\* | | | 0.395\*\*\* | | |
| Childhood social class (ref: non-manual) | Manual or unclassified job | -0.198\*\*\* | -0.0668\*\* | | -0.181\*\*\* | | -0.0583\*\* | |  | | -0.272\*\*\* | | -0.256\*\*\* | | | -0.049 | | |
|  | Retired, unemployed or sick | -0.222\*\*\* | -0.054 | | -0.200\*\*\* | | -0.092 | |  | | -0.108 | | -0.136 | | | 0.070 | | |
| Childhood parental separation (ref: did not separate) | Separated | 0.068 | 0.104\* | | 0.072 | | 0.0780\* | |  | | -0.231 | | -0.175 | | | -0.199 | | |
| Childhood health (ref: no chronic condition) | One or more | -0.026 | -0.003 | -0.010 | | -0.009 | |  | | 0.046 | | -0.025 | | -0.041 | | |
| Childhood care (ref: not in institutional care) | In institutional care | -0.187\* | -0.047 | | -0.163\* | | -0.036 | |  | | -0.073 | | -0.090 | | | 0.171 | | |
| Childhood ability and behaviour scores at age 11 | Maths test score |  | 0.00988\*\*\* | |  | |  | |  | |  | |  | | |  | | |
|  | Reading test score |  | 0.0193\*\*\* | |  | |  | |  | |  | |  | | |  | | |
|  | Design test score |  | 0.002 | |  | |  | |  | |  | |  | | |  | | |
|  | BSAG score |  | -0.00321\* | |  | |  | |  | |  | |  | | |  | | |
|  | Rutter score |  | -0.005 | |  | |  | |  | |  | |  | | |  | | |
| Poverty in childhood (ref: no FSM) | Free school meals |  | -0.075 | |  | |  | |  | |  | |  | | |  | | |
| No. of lifetime partners (ref: one) | Zero |  |  | | -0.130\* | | -0.121\* | |  | |  | | 0.116 | | | 0.128 | | |
|  | Two |  |  | | 0.0666\*\* | | 0.0717\*\* | |  | |  | | 0.105 | | | 0.110 | | |
|  | Three or more |  |  | | -0.004 | | -0.002 | |  | |  | | 0.056 | | | 0.131 | | |
| % Working life employed (ref: 100%) | 0 – 50 % |  |  | | -0.490\*\*\* | | -0.301\*\*\* | |  | |  | | -1.083\*\*\* | | | -0.757\*\*\* | | |
|  | 50 – 85 % |  |  | | -0.365\*\*\* | | -0.225\*\*\* | |  | |  | | -0.604\*\*\* | | | -0.490\*\*\* | | |
|  | 85 – 99 % |  |  | | -0.121\*\*\* | | -0.0823\*\*\* | |  | |  | | -0.314\*\*\* | | | -0.286\*\*\* | | |
| Number of natural children (ref: two) | Zero |  |  | | 0.048 | | 0.046 | |  | |  | | -0.082 | | | -0.166 | | |
|  | One |  |  | | -0.031 | | -0.008 | |  | |  | | -0.045 | | | 0.009 | | |
|  | Three |  |  | | 0.010 | | 0.021 | |  | |  | | 0.012 | | | 0.044 | | |
|  | Four or more |  |  | | -0.005 | | 0.040 | |  | |  | | -0.063 | | | 0.045 | | |
| NSSEC (ref: managerial occupation) | Routine or not working |  |  | |  | | -0.623\*\*\* | |  | |  | |  | | | -0.758\*\*\* | | |
|  | Intermediate |  |  | |  | | -0.465\*\*\* | |  | |  | |  | | | -0.468\*\*\* | | |
|  | Managerial occupation |  |  | |  | | 0.041 | |  | |  | |  | | | 0.002 | | |
| Couple status (ref: no partner) | Living in a couple |  |  | |  | | -0.223\*\*\* | |  | |  | |  | | | -0.437\*\*\* | | |
| Qualification (ref: degree) | No qualifications |  |  | |  | | -0.189\*\*\* | |  | |  | |  | | | -0.180\*\* | | |
|  | Some qualifications |  |  | |  | |  | |  | | -0.036 | | -0.026 | | | -0.033 | | |
| Age |  | 5.863\*\*\* | 5.294\*\*\* | | 6.077\*\*\* | | 6.303\*\*\* | |  | | 7.615\*\*\* | | 7.514\*\*\* | | | 8.186\*\*\* | | |
| Constant |  | 0.691\*\*\* | 0.691\*\*\* | | 0.557\*\*\* | | 0.573\*\*\* | |  | | 0.733\*\*\* | | 0.443\*\*\* | | | 0.395\*\*\* | | |
| Observations |  | 4982 | | | | | | |  | | 620 | | | | | | | |

\* p<0.05, \*\* p<0.01, \*\*\* p<0.001

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| **Family savings (log)** |  | NCDS | | | | | |  | | ELSA | | | | | | | |  | |
| Variable | Category | Model 1a | Model 1b | Model 2 | | Model 3 | |  | | Model 1 | | Model 2 | | | Model 3 | | |
| Gender (ref: female) | Male | 0.393\*\*\* | 0.494\*\*\* | | -0.057 | | -0.029 | |  | | 0.461 | | -0.530\* | | | -0.577\* | | |
| Childhood social class (ref: non-manual) | Manual or unclassified job | -0.990\*\*\* | -0.448\*\*\* | | -0.845\*\*\* | | -0.557\*\*\* | |  | | -1.365\*\*\* | | -1.104\*\*\* | | | -0.410 | | |
|  | Retired, unemployed or sick | -1.366\*\*\* | -0.410 | | -1.009\*\*\* | | -0.589\*\* | |  | | -1.004 | | -0.690 | | | -0.170 | | |
| Childhood parental separation (ref: did not separate) | Separated | -0.482\* | -0.205 | | -0.331 | | -0.260 | |  | | -1.368\*\* | | -0.868\* | | | -0.476 | | |
| Childhood health (ref: no chronic condition) | One or more | -0.254\* | -0.107 | -0.106 | | -0.086 | |  | | -0.378 | | -0.317 | | -0.325 | | |
| Childhood care (ref: not in institutional care) | In institutional care | -1.124\*\*\* | -0.547 | | -0.667\* | | -0.419 | |  | | -1.511\* | | -1.024 | | | -0.792 | | |
| Childhood ability and behaviour scores at age 11 | Maths test score |  | 0.0423\*\*\* | |  | |  | |  | |  | |  | | |  | | |
|  | Reading test score |  | 0.0420\*\*\* | |  | |  | |  | |  | |  | | |  | | |
|  | Design test score |  | -0.006 | |  | |  | |  | |  | |  | | |  | | |
|  | BSAG score |  | -0.0369\*\*\* | |  | |  | |  | |  | |  | | |  | | |
|  | Rutter score |  | -0.0332\* | |  | |  | |  | |  | |  | | |  | | |
| Poverty in childhood (ref: no FSM) | Free school meals |  | -0.851\*\*\* | |  | |  | |  | |  | |  | | |  | | |
| No. of lifetime partners (ref: one) | Zero |  |  | | -1.281\*\*\* | | -0.043 | |  | |  | | -1.515\*\* | | | -0.450 | | |
|  | Two |  |  | | -0.413\*\*\* | | -0.354\*\*\* | |  | |  | | -0.130 | | | 0.053 | | |
|  | Three or more |  |  | | -0.462\*\*\* | | -0.362\*\* | |  | |  | | -1.128\*\* | | | -0.881\* | | |
| % Working life employed (ref: 100%) | 0 – 50 % |  |  | | -2.166\*\*\* | | -1.313\*\*\* | |  | |  | | -3.100\*\*\* | | | -1.636\*\*\* | | |
|  | 50 – 85 % |  |  | | -1.193\*\*\* | | -0.798\*\*\* | |  | |  | | -1.824\*\*\* | | | -1.115\*\*\* | | |
|  | 85 – 99 % |  |  | | -0.449\*\*\* | | -0.320\*\* | |  | |  | | -0.484 | | | -0.125 | | |
| Number of natural children (ref: two) | Zero |  |  | | 0.341\*\* | | 0.552\*\*\* | |  | |  | | 0.374 | | | 0.992\*\* | | |
|  | One |  |  | | -0.253\* | | -0.100 | |  | |  | | -0.195 | | | 0.037 | | |
|  | Three |  |  | | -0.544\*\*\* | | -0.546\*\*\* | |  | |  | | -0.097 | | | -0.144 | | |
|  | Four or more |  |  | | -1.325\*\*\* | | -1.309\*\*\* | |  | |  | | -1.433\*\*\* | | | -1.424\*\*\* | | |
| NSSEC (ref: managerial occupation) | Routine or not working |  |  | |  | | -0.868\*\*\* | |  | |  | |  | | | -0.936\*\*\* | | |
|  | Intermediate |  |  | |  | | -0.193 | |  | |  | |  | | | -0.125 | | |
|  | Managerial occupation |  |  | |  | | -1.454\*\*\* | |  | |  | |  | | | -2.331\*\*\* | | |
| Couple status (ref: no partner) | Living in a couple |  |  | |  | | -1.623\*\*\* | |  | |  | |  | | | -2.477\*\*\* | | |
| Qualification (ref: degree) | No qualifications |  |  | |  | | -0.642\*\*\* | |  | |  | |  | | | -0.875\*\* | | |
|  | Some qualifications |  |  | |  | |  | |  | | 0.222\* | | 0.231\*\* | | | 0.179\* | | |
| Age |  | 8.913\*\*\* | 7.539\*\*\* | | 10.14\*\*\* | | 10.70\*\*\* | |  | | -2.464 | | -1.303 | | | 2.145 | | |
| Constant |  | 0.393\*\*\* | 0.494\*\*\* | | -0.057 | | -0.029 | |  | | 0.461 | | -0.530\* | | | -0.577\* | | |
| Observations |  | 6362 | | | | | | |  | | 785 | | | | | | | |

\* p<0.05, \*\* p<0.01, \*\*\* p<0.001