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