

Social Determinants of Health and Economy: the Global
Financial Crisis 2007/08 and its impact on well-being of
Europeans

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Supervisor:

FH-Prof Dr Nils Mevenkamp

Author:

Samuel Scheier

1210360016

DECLARATION IN LIEU OF OATH

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LIST OF ABBREVIATIONS

ESS	European Social Survey
Eurostat	Directorate-General of the European Commission for statistical information
GDP	Gross Domestic Product
GNI	Gross National Income
MCI	Management Center Innsbruck
na	Not available
SPSS	Statistical Package for the Social Sciences

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1. INTRODUCTION

Health status and economic wellbeing are interdependent conditions. When Greece was badly hit by the Economic Crisis in 2007/08 unemployment within adults and within youth rose from 6.6 % to 16.6% and from 18.6% to 40.1%, respectively. At the same time there was a rise in suicides and a worsening of the subjective reported health status. Sickness benefits were declined and street work programs were closed (Kentikelenis et al., 2011). A significant rise of depressions was also noticed during the crisis in Australia (Sargent-Cox, Butterworth, & Anstey, 2011). Kaplan (2012) found several other factors like income, education, psychological distress, health care, risk behaviour, housing and wealth that are linked to economic crisis and health. D. Stuckler, Basu, Suhrcke, Coutts, and McKee (2009) compute that an increment in unemployment rate of 1% leads to a rise in suicides of 0.8% in people less than 65 years old. Besides unemployment financial reversal of fortune enhances the national suicide rates (D. Stuckler, Basu, Suhrcke, Coutts, & McKee, 2011). Unemployment reduces days spend in good health (Vykopalová, 2014) and fear of unemployment strives adverse effects on mental health (Reichert & Tauchmann, 2011; Vykopalová, 2014). Ruhm (2003) further demonstrated a relation between unemployment and higher risk for ischemic heart diseases. According to Mladovsky, Srivastava, and Cylus (2012) rise of unemployment can lead to reduced revenue from social contributions what was very often the reason for health budget cuts.

However, crisis can have different impacts on populations: A similar economic crisis in 1990's in Cuba and Russia lead to two different outcomes. In Russia, cardiovascular diseases and alcohol consumption increased while in Cuba cardiovascular incidents and alcohol consumption remained stable (Borowy, 2011). Underlining these observations Asgeirsdottir, Corman, Noonan, Olafsdottir, and Reichman (2014) found similar differences between Greece and Iceland during the recent economic crisis. Increased consumer prices and rising unemployment rate resulted in a reduction of risk behaviour like smoking, heavy-drinking, consumption of sugared soft drinks and fast food. Ahmad and Franz (2008) demonstrated, that an increment in taxes on tobacco caused a decrease in medical care costs. Martikainen and Valkonen (1996) found increased suicide rates of unemployed individuals during low national unemployment in contrast to phases with economic recession and high unemployment rates. Ruhm (2000) and Gerdtham and Ruhm

(2006) computed that a 1% decrease in unemployment rate leads to an increase in total mortality of 0.4% to 0.6% due to stressful working conditions and increased alcohol consumption. This effect was also observed by Neumayer (2004).

Different social determinants like education, housing and working conditions might have a positive or negative influence on health status and well-being according to various studies. Different authors showed that many of these determinants change their impact on individuals during a crisis. On the other side, crisis does not have similar consequences in all countries. Therefore the objective of this study was to investigate the impact of the economic crisis on individual well-being in different welfare regimes as represented by different countries and to explain the differences observed.

2. MATERIAL AND METHODS

For this purpose this study used the European Social Survey (ESS) database for individual health and wellbeing indicators and the database of the European Commission Eurostat for economic indicators. The ESS is a European wide cross-national survey, which is driven by universities from different European countries. Since 2001 it is conducted every two years and includes data related to different themes, including subjective well-being, gender, household and socio-demographics, which were used for this study. Eurostat is the official statistical database of the European Commission, which is fed by the statistical offices of the member states. Besides others it includes data on economy, finance, population and social conditions, part of which were utilized for this study. The data was examined in three time periods. Data of 2006 were used as pre-crisis data, data from 2008 and 2010 were used as data of the crisis and data from 2012 were used as post-crisis data.

Part of the study objective was to find similarities between different countries that belong to one welfare regime or a cluster and to describe the impact of different social determinants before, during and after the crisis. To develop a valid categorization of welfare system, different existing systems were compared. Esping-Andersen (1990a) coined the term 'decommodification' as assessment of the degree to which welfare services are provided by the state. High decommodification indicates that individual access to welfare services is independent from the individual employment situation. This concept was then used to identify three

welfare regimes by increasing decommodification, namely the liberal, the conservative and the social democratic regimes. Many other studies are based on Esping-Andersen's results. While some authors sharpened his approach by extending the range of clusters (Kangas, 1994a; Pitruzzello, 1999a) others shifted their focus on pensions (Charles C. Ragin & Thomas Janoski, 1994), political traditions (Vincente Navarro & Leiyu Shi, 2001), or geographical clusters of socio-economic indicators at the macro-level (K. M. Olsen & S.-A. Dahl, 2007). Recently, Bambra (2005a, 2005b) used decommodification linked to healthcare services to describe welfare regimes of 18 countries in five categories. Bettio and Plantenga (2004) used the combination of informal and formal care within a welfare state to analyse how healthcare is structured and developed five clusters. Others tried to use the role of woman on the labour market as dimensions (Siaroff, 1994). Aspects of poverty policy and right for social security (Leibfried, 1992) and poverty rates in combination with rules of access to health services (Ferrera, 1996) resulted in different welfare categorizations. Welfare expenditures are one important economic indicator and therefore used in combination with benefit equality (Castles & Mitchell, 1993) or the type of Contributions (Beveridge and Bismarck model) system (Bonoli, 1997). Korpi and Palme (1998) tried to use social expenditures and on which basis the population is entitled to get services from a welfare state. Welfare regimes in Europe also differ in their approach towards social transfers (Kautto, 2002). Kammer, Niehues, and Peichl (2012) categorized different welfare states into five clusters by using economic outcome of a state. These clusters differ mainly in the ratio of share of taxes and/or social individuals contributions on one side towards benefits on the others side.

To adjust to the recent economic development of the last years and include formal & informal care within welfare regimes, following countries with available ESS data were chosen and grouped as indicated:

Kammer et al. (2012):	Social Democratic: Denmark, Finland, Sweden Hybrid: Belgium Conservative: Austria, Germany, France Southern: Spain, Greece, Italy, Portugal Liberal: United Kingdom, Ireland
Bettio and Plantenga (2004):	High Level of Informal Care: Italy, Greece, Spain, Portugal, Ireland Informal care mainly for children: United Kingdom Large informal care but paid through contributions: Austria, Germany Well developed: Belgium, France Universal approach: Denmark, Finland, Sweden

Table 1: Categorization of selected countries according to Kammer et al. (2012) & Bettio and Plantenga (2004), which were utilized for this study

As dimension for the economic status of a country the national unemployment rate (as short-term indicator) and the Gross National Income (GNI) per capita (indicating changes over a longer time period) were chosen. The subjective health status as reported by the ESS was used to demonstrate changes on an individual layer.

STATISTICAL ANALYSIS

Descriptive statistics were used to describe the changes in the different parameters over time. Regression analysis was performed to demonstrate relations between subjective well-being and different social determinants.

Statistical Package for the Social Sciences (SPSS) software version 22.0 (IBM, Armonk, USA) was used for statistical analysis. A p value of ≤ 0.05 was considered statistical significant.

3. RESULTS

According to the European Social Survey 2006, 2008, 2010 and 2012 following changes were observed in the different phases examined.

Country	Subjective well-being		Year			
			Pre-Crisis	Crisis		Post-Crisis
			2006	2008	2010	2012
Austria	good or very good	% in Year	79.8%	na	na.	na
Belgium	good or very good	% in Year	74.8%	76.0%	76.0%	74.9%
Germany	good or very good	% in Year	61.7%	62.4%	58.9%	62.0%
Denmark	good or very good	% in Year	75.4%	76.6%	75.3%	75.6%
Spain	good or very good	% in Year	62.7%	68.3%	62.7%	59.3%
Finland	good or very good	% in Year	66.0%	65.3%	64.3%	67.6%
France	good or very good	% in Year	65.8%	66.9%	66.4%	63.8%
UK	good or very good	% in Year	74.0%	73.5%	71.3%	72.4%
Greece	good or very good	% in Year	na	83.9%	80.5%	n.a.
Ireland	good or very good	% in Year	82.8%	83.7%	83.8%	83.9%
Italy	good or very good	% in Year	na	na	na	63.1%
Portugal	good or very good	% in Year	47.2%	50.7%	54.7%	58.1%
Sweden	good or very good	% in Year	77.7%	77.6%	76.6%	79.0%

Abbreviations: na... not available; UK... United Kingdom

Table 2: Percentage of population with different subjective well-being status within different countries between 2006-2012 according to ESS

In 2012 the percentage of the population estimating their well-being as good or very good was above 75% in Denmark, Ireland and Sweden. In Belgium, the United Kingdom, Germany, Finland, France and Italy the respective values were between 60% – 75%. Less than 60% of the population described their subjective well-being as good or very good in Spain and Portugal.

Between 2006 and 2012 all countries experienced changes in their populations' subjective well-being. Between 2006 and 2010 (crisis) the number of people with good or very good subjective well-being increased in France, Ireland, Belgium and Portugal by 0.6%, 1.0%, 1.2% and 6.5%, respectively. In Denmark and Spain this number remained basically stable. In Sweden, the United Kingdom, Finland and Germany the percentage of the population with good or very good subjective well-being decreased by 1.1%, 2.7%, 1.7% and 2.8%, respectively.

From 2006 to 2012 the number of individuals with good or very good subjective well-being increased by more than 1% in Finland, Ireland, Portugal and Sweden. Between 0% and 1% improvement was registered in Belgium, Germany and

Denmark. Spain, France and the United Kingdom decreased with more than 1% in the same time range. From Greece there are only figures from 2008 and 2010 available, which showed a decrease from 83.9% to 80.5% of individuals with good or very good subjective well-being.

In 2012 as compared to 2006 in Spain, France and the United Kingdom the fraction of the population with good or very good subjective well-being was smaller by 3.4%, 2.0% and 1.6%, respectively. In all other countries this fraction remained stable or increased.

Table 3 provides a summary of Eurostat health and economic indicators. Healthy life years, which is defined as life expectancy without disability, seem to be constant within liberal and hybrid welfare regimes. In social democratic countries (besides Denmark) there is an on-going increase of healthy life years between 5.8 and 7 years from 2006 to 2012. Southern and conservative regimes experienced a decrease during the crisis ranging from 0.5 to 1.4 years.

			Year				
			2006	2008	2010	2012	
Welfare Regimes by Kammer, Niehues, Peichl 2012	1 Social democratic	DK Denmark	Healthy life years	68.4	67.4	60.4	59.4
			Health expenditures per capita (% of GDP)	9.3	9.6	11	na
			Unemployment rate	4.8	3.8	6	7.6
			GNI per capita	28240	30390	32410	36750
		FI Finland	Healthy life years	52.5	58	58.6	58.3
			Health expenditures per capita (% of GDP)	8	7.6	8.7	8.6
			Unemployment rate	8.4	6.9	8.2	7.8
			GNI per capita	25500	27580	30070	33480
		SE Sweden	Healthy life years	63.2	66.8	69.6	70.2
			Health expenditures per capita (% of GDP)	8.7	8.5	9.5	9
			Unemployment rate	7.7	6.1	8.3	7.8
			GNI per capita	27750	29160	32470	36200
	2 Hybrid	BE Belgium	Healthy life years	62.3	63.9	63.7	63.6
			Health expenditures per capita (% of GDP)	na	na	na	na
			Unemployment rate	8.5	7.5	7.9	7.2
			GNI per capita	28310	30450	31510	34560
	3 Conservative	AT Austria	Healthy life years	60,1	na	na	na
			Health expenditures per capita (% of GDP)	9,9	na	na	na
			Unemployment rate	5,2	na	na	na
			GNI per capita	28450	na	na	na
		DE Germany	Healthy life years	54.8	58.6	58.1	58.7
			Health expenditures per capita (% of GDP)	10.4	10.1	11.3	10.9
			Unemployment rate	11.3	8.7	7.8	5.9
			GNI per capita	25510	27070	29920	34260
FR France		Healthy life years	64.6	64.4	63.5	63.6	
		Health expenditures per capita (% of GDP)	10.6	10.5	11.3	11.2	
		Unemployment rate	8.9	8	9.1	9.2	
		GNI per capita	25560	27770	28440	31900	
4 Southern	ES Spain	Healthy life years	63.4	63.2	62.2	65.8	

5 Liberal		Health expenditures per capita (% of GDP)	8	8,2	9,4	9,3
		Unemployment rate	9.2	8.2	17.9	21.4
		GNI per capita	21160	23640	25460	29700
	GR Greece	Healthy life years	na	67.4	66.8	na
		Health expenditures per capita (% of GDP)	na	na	na	na
		Unemployment rate	na	8.3	9.5	na
		GNI per capita	na	21480	23710	na
	IT Italy	Healthy life years	na	na	na	62.7
		Health expenditures per capita (% of GDP)	na	na	na	na
		Unemployment rate	na	na	na	8.4
		GNI per capita	na	na	na	30520
	PT Portugal	Healthy life years	57.1	57.8	56.4	58.6
		Health expenditures per capita (% of GDP)	9.8	9.4	10.2	9.7
		Unemployment rate	8.6	8.9	10.6	12.9
		GNI per capita	17340	18750	19670	22430
	GB United Kingdom	Healthy life years	65.5	66	66.1	65.2
		Health expenditures per capita (% of GDP)	na	na	na	na
		Unemployment rate	4.8	5.3	7.6	8
		GNI per capita	26280	29400	32430	35630
	IE Ireland	Healthy life years	64	65.6	65.2	68.3
		Health expenditures per capita (% of GDP)	na	na	na	na
		Unemployment rate	4,4	4,7	12	14.7
		GNI per capita	24930	27500	31390	37030

Table 3: Health and Economic Indicators from 2006 – 2012 grouped according to Kammer et al. (2012)

Health expenditures per capita increased between 1% and 2.5% in Denmark, France and Spain between the years 2006 and 2008. Finland, Sweden, Germany, Portugal decreased the health budget per capita between 1.8% and 5.2% in the same time range. In 2010 all countries increased their expenditures in health between 8.1% and 15.5% compared to the value two years before.

Unemployment rates were between 6% and 17.9% and increased during the crisis in all countries except Germany. The highest increment of unemployment rate was in Ireland (155%) and Spain (118%) from 2008 to 2010. This trend continued up to 2012 but with lower rates.

During the whole study period the GNI per capita increased in all countries. From 2010 to 2012 the GNI per capita increased between 2.5% and 18% within all thirteen countries. Nevertheless in 2008 and 2010 all countries except Germany, Sweden, Ireland and Finland experienced a slump of growth.

Regression analysis demonstrated a significant relation between good and very good subjective well-being and level of education, main activity during the last 7 days, satisfaction with life, satisfaction with household income, main source of household income, gender and age. However, this relation differed for various factors and countries. In none of the countries satisfaction with national health services and satisfaction with current state of economy within the country was found significantly related to subjective well-being.

In the United Kingdom, France, Germany and Spain most of the significant results were found in all different factors. Only occasionally and limited significant odds ratios for factors and subjective well-being was found in Denmark, Austria, Finland, Ireland, Sweden and Belgium. Data from Greece and Portugal showed especially in the fields of age and gender significant differences (table 4).

	Level Education				Main activity during last 7 days				Satisfaction with life				Feeling about household income				Main source of household income				Gender				Age			
	06	08	10	12	06	08	10	12	06	08	10	12	06	08	10	12	06	08	10	12	06	08	10	12	06	08	10	12
Austria	.	na	na	na	.937	na	na	na	.013	na	na	na	.785	na	na	na	.824	na	na	na	.945	na	na	na	.07	na	na	na
Belgium	.274	.071	.484	.528	.505	.861	.515	.101	.000	.000	.000	.053	.279	.668	.061	.287	.949	.660	.309	.943	.149	.755	.999	.548	.358	.118	.001	.028
Germany	.001	.062	.462	.000	.003	.000	.000	.000	.000	.000	.000	.000	.190	.000	.000	.000	.000	.168	.000	.000	.010	.560	.101	.228	.000	.000	.000	.000
Denmark	.656	.785	.325	.063	.526	.045	.216	.483	.010	.005	.002	.026	.432	.165	.896	.865	.922	.218	.601	.919	.415	.882	.239	.434	.871	.207	.338	.434
Spain	.000	.099	.001	.270	.776	.000	.957	.000	.000	.000	.000	.000	.037	.000	.106	.009	.050	.012	.006	.242	.000	.005	.000	.001	.000	.000	.000	.000
Finland	.	.	.373	.529	.330	.068	.210	.713	.000	.000	.001	.001	.666	.863	.725	.956	.882	.639	.646	.805	.282	.375	.605	.746	.098	.019	.028	.089
France	.000	.002	.000	.000	.030	.045	.000	.031	.000	.000	.000	.000	.067	.165	.001	.035	.000	.218	.010	.973	.037	.812	.012	.044	.000	.000	.024	.000
UK	.	.	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.128	.009	.027	.047	.853	.024	.857	.772	.183	.109	.845	.018	.001	.104	.000	.000
Greece	na	.	.565	na	na	.058	.901	na	na	.000	.008	na	na	.597	.285	na	na	.347	.193	na	na	.023	.028	na	na	.023	.001	na
Ireland	.	.	.902	.972	.890	.947	.982	.943	.005	.440	.010	.059	.978	.698	.772	.981	.820	.332	.936	.575	.323	.414	.656	.895	.468	.607	.863	.567
Italy	na	na	na	.000	na	na	na	.483	na	na	na	.000	na	na	na	.865	na	na	na	.919	na	na	na	.000	na	na	na	.000
Portugal	.	.543	na	.768	.083	.579	na	.019	.076	.169	na	.002	.469	.979	na	.662	.208	.332	na	.894	.122	.105	na	.117	.001	.001	na	.027
Sweden	.	.	.000	.036	.916	.980	.900	.807	.000	.000	.000	.000	.630	.467	.223	.340	.667	.562	.897	.753	.578	.220	.090	.602	.313	.102	.207	.118

Abbreviations: UK...United Kingdom; na.... not available

Table 4: Significances of the likelihood ratios of the main effects on subjective well-being in various countries

For all countries a significant correlation was found between subjective well-being and the populations' satisfaction with life. This correlation was strongest in Finland and Sweden and weakest in France and Ireland.

Regarding different determinants as listed in table 4 and summarizing all countries together it shows, that the level of education is less important in 2006 and 2008 and becomes more important in 2012, where significant correlations could be observed in five countries. Feeling about household income is significantly related to subjective well-being in 1, 3, 3 and 4 countries in 2006, 2008, 2010 and 2012 respectively. Smaller similar changes were observed in the determinants gender and age. In contrast, main source household income is more important before and during the crisis and loses its relevance after the crisis. Satisfaction with life is significantly related to subjective well-being during the whole period from 2006 to 2012.

Subjective well-being of men is better than that of women in all countries except in the United Kingdom (odds ratio = 0.80) and France (odds ratio = 0.87) in 2012. Besides these two countries men estimate their well-being 1.1 to 1.9 times more often in the group of good or very good than women do. Spain, Greece and France experienced a short increase of the subjective well-being of men compared to women during the crisis that ends in a lower value in 2012 as compared to 2006.

Sufficient data on the correlation between age and subjective well-being are available only for Germany, France, United Kingdom, Portugal and Spain. In 2006 people between 16 and 25 years old felt in Germany, France, United Kingdom, Portugal and Spain 3.4, 2.5, 2.2, 4.7 and 6.1 times healthier, respectively, as compared to the group of people older than 60 years (reference group). In all four countries the relative subjective well-being of the young population decreased during the crisis years 2008 and 2010. After the crisis in 2012 young people in Germany, France, United Kingdom, Portugal and Spain estimated their well-being 2.1, 5.9, 2.1, 21.7 and 1.9 times healthier than the control group, respectively.

The correlation between type of employment and subjective wellbeing was significant in the United Kingdom and Germany in 2006. In Germany people in education, paid workers and unemployed had an odds ratio of 1.91, 1.41 and 1.48 for the subjective well-being classified as good or very good in relation to the reference group of people caring in households and of children. In the United

Kingdom unemployed and retired people had a 0.54 and 0.51 odds ratio for good or very good subjective well-being in comparison to the reference group. In Germany retired people did not differ in their subjective well-being from the reference group. In all other countries it was not possible to show a significant correlation between employment status and subjective well-being.

During the crisis (years 2008 and 2010) retired people had an odds ratio of 0.37, 0.36 and 0.39 in Germany, Greece and France, respectively compared to the reference group. In Great Britain the unemployed had 1.61 times higher probability for good or very good subjective well-being while in Germany the odds ratio was 0.69. In all other countries there was no correlation between subjective well-being and employment status observed.

In France, Spain and the United Kingdom people in education were 2.39, 2.19 and 2.89 times more likely in the good and very good subjective well-being group than the reference group of household carers. For the same issue paid people had an odds ratio of 2.47 and 2.25, respectively in Spain and the United Kingdom in 2008 and 2010.

	Pre-crisis				Crisis				Post-crisis			
	P	E	U	R	P	E	U	R	P	E	U	R
Austria	1.2	1.9	.8	.7	na	na	na	na	na	na	na	na
Belgium	.9	.8	.5	.6	1.8	0.9	1.3	1.1	1.6	3.6	.9	.6
Germany	1.4**	1.9**	1.4*	.9	.8	1.1	0.6*	0.4**	1.1	1.3	.5**	.8
Denmark	1.5	2.3	5.3	.7	1.9	1.7	1.2	.3	1.7	1.4	1.2	0.1
Spain	1.1	.9	1.0	.9	2.4**	2.1*	2.3**	0.8	1.8**	4.6**	2.1**	.9
Finland	1.2	1.3	1.0	.2	.4	.6	.4	.1	.9	.9	.7	.4
France	1.1	.7	.6	1.0	1.3	2.3**	1.2	.4**	1.1	0.5*	1.0	1.1
United Kingdom	1.1	1.1	0.5*	0.5*	2.2**	2.8**	1.6*	1.2	1.7**	1.3	2.0**	.8
Greece	na	na	na	na	.8	2.3	.8	0.3*	na	na	na	na
Ireland	1.8	1.4	1.1	1.8	1.0	.9	1.0	0.6	1.0	1.1	.9	.5
Italy	na	na	na	na	na	na	na	na	1.0	4.6**	1.0	.8
Portugal	1.8	85.4	.9	1.3	1.1	1.9	1.7	.5	3.4*	4.8	5.6**	1.1
Sweden	.6	.5	.7	.4	.5	.4	.3	.4	1.9	1.3	1.4	1.1

Abbreviations: P...paid employment; E...education; U...unemployed; R...retired; na...not available

*... $p \leq 0.05$ **... $p \leq 0.01$

Table 5: Odds ratios for subjective well-being and employment status according to countries before, during and after the crisis. Reference group: household carers.

In comparison to the status before the crisis the status in most countries remained the same in 2012. However, in France people in education were only half as often in the group of good and very good subjective well-being compared to household carers as they were before the crisis. This is in contrast to Italy and Spain, where these odds ratios were about 4.6. In Spain and the United Kingdom paid workers and unemployed people were double as frequent in the group of good and very good subject well-being as in 2006 (table 5).

Detailed data on the correlation between subjective wellbeing and feeling about household income (table 6), main source of household income (table 7) and highest level of education (table 8) are given below.

	Pre-crisis			Crisis			Post-crisis		
	Com	Cop	Dif	Com	Cop	Dif	Com	Cop	Dif
Austria	2.3	2.0	1.7	na	na	na	na	na	na
Belgium	2.1	1.5	1.2	1.2	1.1	0.5	1.5	.9	.9
Germany	1.5*	1.4	1.2	2.5**	2.0**	1.3	2.1**	1.4	1.2
Denmark	5.8	4.4	3.9	2.4	2.2	1.9	2.1	1.6	1.3
Spain	2.3**	2.2**	1.9	2.7**	.6*	.6*	1.6**	1.2	1.0
Finland	.6	.4	.3	1.7	1.3	1.1	1.0	.9	.7
France	2.0*	1.7	1.5	1.7*	1.3	1.0	1.5	1.2	1.4
United Kingdom	1.1	.9	.9	1.1	1.3	0.5*	1.4	1.2	.9
Greece	na	na	na	2.6	1.6	1.1	na	na	na
Ireland	1.2	1.0	1.4	1.7	1.0	1.1	1.0	.8	.9
Italy	na	na	na	na	na	na	2.7**	2.0**	2.0**
Portugal	1.6	1.6	1.0	1.1	1.0	1.2	1.6	1.6	1.1
Sweden	1.0	.7	.6	3.2	2.1	1.6	.3	.2	.4

Abbreviations: Com ... comfortable; Cop ... coping with current income; Dif... Difficult;
na... not available; *... $p \leq 0.05$ **... $p \leq 0.01$

Table 6: Odds ratios for subjective well-being and feeling about household income according to countries before, during and after the crisis. Reference group: feeling about household income very difficult

	Pre-crisis		Crisis		Post-crisis	
	Wages	Pensions	Wages	Pensions	Wages	Pensions
Austria	.7	.6	na	na	na	na
Belgium	1.1	1.0	.8	.4	.9	1.0
Germany	.9	.5**	.7**	.5**	.80*	.45**
Denmark	.9	.9	.7	1.3	.8	1.1
Spain	.8	.6*	1.1	.6*	.9	.7
Finland	1.0	.7	.8	.5	.8	.6
France	.9	.4**	.9	1.5*	1.0	1.0
United Kingdom	1.0	.8	1.0	.6*	1.0	1.1
Greece	na	na	.9	.5	na	na
Ireland	1.1	.6	.8	.7	1.4	.5
Italy	na	na	na	na	.9	.7
Portugal	.5	.3	1.0	.8	1	.8
Sweden	.8	.4	1.2	.7	1.3	1.0

Abbreviations: na... not available

*... $p \leq 0.05$ **... $p \leq 0.01$

Table 7: Odds ratios for subjective well-being and main source of household income according to countries before, during and after the crisis. Reference group: household with other income (for instance social benefits).

	Pre-crisis						Crisis						Post-crisis					
	LS	LoS	US	UpS	SD	BA	LS	LoS	US	UpS	SD	BA	LS	LoS	US	UpS	SD	BA
AT	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na
BE	.4	.5	.7	.6	na	.9	.2**	.4*	.8	.7	.8	.1.1	.4	.5	.6	.5	.5	.8
DE	.7	.5**	.8	.6	.8	1.1	.5*	.7*	.9	1.3	.9	1.0	.2**	.5**	.6**	.8	.7*	.7
DK	.2	.3	.5	.5	.7	.5	.5	.5	.7	.9	.9	1.7	.2	.2*	.5	.6	1.3	.7
ES	.3**	.6*	.3**	.5**	.5**	1.1	.6*	.6*	.7	.6	.7	.5*	.7	.7	.7	.5*	.8	.8
FI	na	na	na	na	na	na	.3	.4	na	.3	.5	.7	.3	.5	na	.6	.6	.7
FR	.5**	.8	.8	1.2	1.2	.9	.5**	.6*	.7	1.0	.9	.8	.4**	.7	.6**	.8	.8	1.0
UK	na	na	na	na	na	na	.7	1.0	.7	1.4	1.3	1.2	.5**	.8	.7	.5**	.7	.9
GR	na	na	na	na	na	na	.9	.9	1.2	1.6	.8	1.6	na	na	na	na	na	na
IE	na	na	na	na	na	na	.8	.9	2.3	1.0	2.0	1.2	.8	1.3	1.9	1.5	1.2	1.1
IT	na	na	na	na	na	na	na	na	na	na	na	na	.2**	.6**	.7	1.0	.7	1.0
PT	na	na	na	na	na	na	.5	1.0	.4	1.1	.3	2.2	.5	.8	na	.8	.4	.5
SE	na	na	na	na	na	na	.7	.9	.5	.9	.6	1.2	.1**	.3	.3*	.2*	.3*	.3

Abbreviations: LS... Less Secondary; LoS... Low Secondary; US... Upper Secondary; UpS... Upper Secondary with access to SD; SD... Sub degree; BA... Bachelor level; na... not available

*... $p \leq 0.05$ **... $p \leq 0.01$

Table 8: Odds ratios for subjective well-being and level of highest education according to countries before, during and after the crisis. Reference group: highest education level master degree

4. DISCUSSION

In 2008 most of the countries of the developed world were hit by a serious economic crisis with decrease of economic growth and an increase of unemployment. This put a severe burden on both, the governments and the populations of the affected countries.

Previous studies showed that in economic difficult times with higher unemployment chronic diseases and mental health problems occur more frequent (Benach, Muntaner, & Santana, 2007). Many countries are forced to change their policies and develop strategies against poverty (Cooper, McCausland, & Theodossiou, 2006) and populations risk behaviour. Nevertheless many old and recent examples showed different outcome from various countries like Cuba and Iceland, which demonstrated also positive effects on populations' health status and well-being. Most published studies examined objective health indicators like mortality, suicide rate, mental diseases, alcohol consumption, nutrition and others. The aim of this study was, to investigate the impact of the crisis on the individual member of the society in European countries with regards of subjective well-being.

The overall response to the crisis varied in different countries. While in France, Ireland, Belgium and Portugal the percentage of individuals with good or very good subjective well-being increased between 0.6% and 6.5%, it decreased in Sweden, the United Kingdom, Finland and Germany between 1.1% and 2.8%. In Spain and Denmark there was basically no change. In 2012 Finland, Ireland, Portugal, Sweden, Belgium, Germany and Denmark reached their pre-crisis levels, while Spain, France and the United Kingdom could not catch up to this level.

Obviously, the governments recognized the possible serious effects which crisis could have on the health of the population and increased health expenditure per capita between 8.1% and 15.5% from 2008 to 2010. This increase of budget in combination with economic growth is what several authors requested to avoid a subsequent crisis (Ifanti, Argyriou, Kalofonou, & Kalofonos, 2013; Marmot et al., 2008; Moro, 2013). Besides benefits for the population the health sector is one of the most important employers in Europe (Eikemo, Bambra, Judge, & Ringdal, 2008).

An interesting finding of this study is, that general individual felt well-being is not associated with the organization of the welfare system, political system or classification according to national economic outcomes.

As expected there is a significant correlation between subjective well-being and populations' satisfaction with life. This correlation was during the crisis particularly strong in Sweden and Finland.

The association between gender and subjective well-being is of special interest. With exemption of France and the United Kingdom in all countries men rated their subjective well-being higher than women did.

As expected the subjective well-being of younger people is better in comparison to people 60 years and older. During the crisis the well-being of the younger group decreased significantly, which might be due to the high youth unemployment rate, which was observed in most of the countries during the crisis. However, unemployment has a different impact on subjective well-being. In most countries the relation between subjective well-being remained constant between different employment groups. In Germany, unemployed and retired persons were markedly less often in the group of good or very good subjective well-being in 2010 than in 2006 whereas the effect was inverse in the United Kingdom and in Spain.

The most vulnerable group in a society are unemployed and retired people, as they depend entirely on the support of others. During the crisis in Germany, Greece and France only one third of retired people defined their subjective well-being with good or very good as compared to house carers.

People with comfortable household income do better in the crisis than people, who can just cope or have difficulties in sustaining life with their income. While the first group kept or increased the subjective well-being status, the second and third groups got significantly worse in Spain and in the United Kingdom. However, in most countries there was no significant change before, during and after the crisis.

There is little impact of the educational level on subjective well-being before and during the crisis. However, after the crisis people with a lower educational level have a marked decreased subjective well-being level than people with higher educational level. The only exemption of this is Spain, where respondents with Bachelor level

gave a less satisfying subjective well-being after the crisis than other groups. In most countries education might have a protective effect on subjective well-being.

Summarizing all countries together it became obvious, that education had the largest changes during the course of the crisis, being less important for subjective well-being before the crisis and gaining importance during the crisis with the biggest significance after the crisis.

One limitation of this study is the fact, that ESS inquired on the subjective well-being with a single question. Further than that the number of participants in the survey was rather small (e.g. in Spain there were 8,225 participants in 6 years of the survey, which is about 0.0029 % of the Spanish population). This might be a cause of bias. However, as this was done in all countries identical, the differences between the countries are still valid. Additionally this survey did not account for differences within European countries (Bernal-Delgado, Garcia-Armesto, Peiro, & Atlas, 2014; Corallo et al., 2014; Eibich & Ziebarth, 2014; Gusmano et al., 2014; Schang, Morton, DaSilva, & Bevan, 2014), which might cover severe affection of a part of the population suffering markedly under the crisis, while other classes of the population do quite well. Further than that data of the most severe affected country Greece are incomplete lacking information of 2006 and 2012.

5. CONCLUSION

This study demonstrates, that changes in subjective well-being are not associated with the organization of the welfare system, political system or classification according to national economic outcomes. Better education might have a protective effect regarding a high level of subjective well-being. Changes in subjective well-being observed during the crisis are mainly moderate, despite objective economic factors like unemployment rate changed dramatically.

However, the results have to be interpreted cautiously, as they do not account for differences within one country. Variances occurring within one country might have a marked impact on the well-being of different groups. Part of deleterious effects of the crisis might have been amended, as all governments increased their spending on health care during this crisis significantly. Cutting these government expenditures on health and on education will affect mainly the vulnerable group of the society, while wealthy and educated people might sustain their privileged living standards.

This is further underlined by the critical analysis performed by David Stuckler and Basu (2013) published in their book "The Body Economic: Why Austerity Kills". Analysing several crisis since 100 years they found that reduction of social benefits by governments in fulfilling the demands of a neoliberal ideology have caused deterioration of the well-being and health of parts of the population, while it was not able to tackle economically the crisis and curb economic growth.

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APPENDIX

		Year					
		2006	2008	2010	2012		
Welfare Regimes by Bettio, Plantenga 2004	1 Underdeveloped formal care	ES Spain	Healthy life years	63.4	63.2	62.2	65.8
			Health expenditures per capita (% of GDP)	8	8.2	9.4	9.3
			Unemployment rate	9.2	8.2	17.9	21.4
			GNI per capita	21160	23640	25460	29700
		GR Greece	Healthy life years	.	67.4	66.8	.
			Health expenditures per capita (% of GDP)	.	.	.	.
			Unemployment rate	.	8.3	9,5	.
			GNI per capita	.	21480	23710	.
		IE Ireland	Healthy life years	64	65.6	65.2	68.3
			Health expenditures per capita (% of GDP)	.	.	.	.
			Unemployment rate	4.4	4.7	12	14.7
			GNI per capita	24930	27500	31390	37030
		IT Italy	Healthy life years	.	.	.	62.7
			Health expenditures per capita (% of GDP)	.	.	.	.
			Unemployment rate	.	.	.	8.4
			GNI per capita	.	.	.	30520
	PT Portugal	Healthy life years	57.1	57.8	56.4	58.6	
		Health expenditures per capita (% of GDP)	9.8	9.4	10.2	9.7	
		Unemployment rate	8.6	8.9	10.6	12.9	
		GNI per capita	17340	18750	19670	22430	
	2 Informal care for children. formal care for elderly	GB United Kingdom	Healthy life years	65.5	66	66.1	65.2
			Health expenditures per capita (% of GDP)	.	.	.	.
			Unemployment rate	4.8	5.3	7.6	8
			GNI per capita	26280	29400	32430	35630
	3 Large informal care sector, but main costs paid by contributions	AT Austria	Healthy life years	60.1	.	.	.
			Health expenditures per capita (% of GDP)	9.9	.	.	.
			Unemployment rate	5.2	.	.	.
			GNI per capita	28450	.	.	.

4 Well Developed Formal Care	DE Germany	Healthy life years	54.8	58.6	58.1	58.7
		Health expenditures per capita (% of GDP)	10.4	10.1	11.3	10.9
		Unemployment rate	11.3	8.7	7.8	5.9
		GNI per capita	25510	27070	29920	34260
	BE Belgium	Healthy life years	62.3	63.9	63.7	63.6
		Health expenditures per capita (% of GDP)	.	.	.	.
		Unemployment rate	8.5	7.5	7.9	7.2
		GNI per capita	28310	30450	31510	34560
	FR France	Healthy life years	64.6	64.4	63.5	63.6
		Health expenditures per capita (% of GDP)	10.6	10.5	11.3	11.2
		Unemployment rate	8.9	8	9.1	9.2
		GNI per capita	25560	27770	28440	31900
	DK Denmark	Healthy life years	68.4	67.4	60.4	59.4
		Health expenditures per capita (% of GDP)	9.3	9.6	11	.
		Unemployment rate	4.8	3.8	6	7.6
		GNI per capita	28240	30390	32410	36750
5 Universalistic Approach	FI Finland	Healthy life years	52.5	58	58.6	58.3
		Health expenditures per capita (% of GDP)	8	7.6	8.7	8.6
		Unemployment rate	8.4	6.9	8.2	7.8
		GNI per capita	25500	27580	30070	33480
	SE Sweden	Healthy life years	63.2	66.8	69.6	70.2
		Health expenditures per capita (% of GDP)	8.7	8.5	9.5	9
		Unemployment rate	7.7	6.1	8.3	7.8
		GNI per capita	27750	29160	32470	36200

Table: Health and Economic Indicators from 2006 – 2012 grouped according to Bettio and Plantenga (2004)

	Dimensions and Indicators	No of Countries	Welfare Regime Clusters
Esping-Andersen (1990b)	<ul style="list-style-type: none"> • Decommodification • Social Stratification 	• 18 countries	<ul style="list-style-type: none"> • Liberal: Australia, Canada, Ireland, New Zealand, United Kingdom, United States • Conservative: Finland, France, Germany, Japan, Italy, Switzerland • Social Democratic: Austria, Belgium, The Netherlands, Denmark, Norway, Sweden
Pitruzzello (1999b)	<ul style="list-style-type: none"> • Cluster analysis of decommodification 	• 18 countries	<ul style="list-style-type: none"> • Liberal: Canada, Ireland, United Kingdom, United States • Conservative: Germany, The Netherlands, Switzerland • Social Democratic: Belgium, Denmark, Norway, Sweden • Conservative-Bismarckian: Austria, Finland, France, Italy, Japan • Radical: Australia, New Zealand
Bambra (2005a, 2005b)	<ul style="list-style-type: none"> • Health Care Services & decommodification 	• 18 countries	<ul style="list-style-type: none"> • Liberal: Australia, Japan, United States • Conservative: Austria, Belgium, Canada, Denmark, France, Italy • Social Democratic: Finland, Norway, Sweden • Conservative subgroup: Germany, Switzerland, The Netherlands • Liberal Subgroup: Ireland, United Kingdom, New Zealand
Charles C Ragin and Thomas Janoski (1994)	<ul style="list-style-type: none"> • Boolean comparative analysis of pensions decommodification 	• 18 countries	<ul style="list-style-type: none"> • Liberal: Australia, Canada, Switzerland, United States • Corporatist: Austria, Belgium, Finland, France, Italy • Social Democratic: Denmark, Sweden, Norway • Undefined: Germany, Ireland, Japan, The Netherlands, New Zealand, United Kingdom
Kangas (1994b)	<ul style="list-style-type: none"> • Cluster analysis of decommodification 	• 14 countries	<ul style="list-style-type: none"> • Liberal: United States, Canada • Conservative: Austria, Germany,

			Italy, Japan, The Netherlands
			• Social democratic: Denmark, Finland, Norway, Sweden
			• Radical: Australia, Ireland, New Zealand, United Kingdom
Bettio and Plantenga (2004)	<ul style="list-style-type: none"> • Informal and formal welfare regimes • Intensity of informal / formal care 	• 14 countries	<ul style="list-style-type: none"> • Underdeveloped formal care: Italy, Greece, Spain, Portugal, Ireland • Informal care for children, formal care for elderly: The Netherlands, United Kingdom • Large informal care sector, but main costs paid by contributions: Austria Germany • Well Developed Formal Care: Belgium, France • Universalistic Approach: Denmark, Finland, Sweden
Siaroff (1994)	<ul style="list-style-type: none"> • Family welfare orientation • Female work desirability • Extent of family benefits being paid to woman 	• 22 countries	<ul style="list-style-type: none"> • Protestant Liberal: Australia, Canada, New Zealand, United Kingdom, United States • Advanced Christian-democratic: Austria, Belgium, France, Germany, Luxembourg, Netherlands • Protestant Social-democratic: Denmark, Finland, Norway, Sweden • Late Female Mobilization: Greece, Ireland, Italy, Japan, Portugal, Spain, Switzerland
Castles and Mitchell (1993)	<ul style="list-style-type: none"> • Aggregated welfare expenditure • Benefit equality • Taxes 	• 14 countries	<ul style="list-style-type: none"> • Liberal: Ireland, Japan, Switzerland, United States • Conservative: Germany, Italy, The Netherlands • Non-Right Hegemony: Belgium, Denmark, Norway, Sweden • Radical: Australia, New Zealand, United Kingdom
Bonoli (1997)	<ul style="list-style-type: none"> • Bismarck and Beveridge Model • Social Expenditures as % of GDP 	• 16 countries	<ul style="list-style-type: none"> • British: Ireland, United Kingdom • Continental: Belgium, France, Germany, Luxembourg, The Netherlands • Nordic: Denmark, Finland, Norway, Sweden

			<ul style="list-style-type: none"> • Southern: Italy, Switzerland, Spain, Greece, Portugal
Korpi and Palme (1998)	<ul style="list-style-type: none"> • Social expenditures as % GDP • Bases of entitlement 	<ul style="list-style-type: none"> • 18 countries 	<ul style="list-style-type: none"> • Basic security: Canada, Denmark, Ireland, The Netherlands, New Zealand, Switzerland, United Kingdom, United States • Corporatist: Austria, Belgium, France, Germany, Italy, Japan • Encompassing: Finland, Norway, Sweden • Targeted: Australia
Kautto (2002)	<ul style="list-style-type: none"> • Expenditures on services and social transfers 	<ul style="list-style-type: none"> • 15 countries 	<ul style="list-style-type: none"> • Transfer approach: Belgium, The Netherlands, Austria, Italy • Service approach: Sweden, Norway, Finland, Germany, United Kingdom • Low approach: Ireland, Greece, Portugal, Spain
Leibfried (1992)	<ul style="list-style-type: none"> • Poverty • Poverty Policy • Social Insurance 	<ul style="list-style-type: none"> • 15 countries 	<ul style="list-style-type: none"> • Anglo-Saxon: United States, Australia, New Zealand, United Kingdom • Bismarck: Germany, Italy, The Netherlands • Scandinavian: Sweden, Norway, Finland, Denmark • Latin Rim: Spain, Portugal, Greece, Italy, France
Ferrera (1996)	<ul style="list-style-type: none"> • Rules of Access (Eligibility) • Coverage • Financing regulations 	<ul style="list-style-type: none"> • 15 countries 	<ul style="list-style-type: none"> • Anglo-Saxon: United Kingdom, Ireland • Bismarckian: Germany, France, Belgium, The Netherlands, Luxembourg, Austria, Switzerland • Scandinavian: Sweden, Denmark, Norway Finland • Southern: Italy, Spain, Portugal, Greece
K. M. Olsen and S. A. Dahl (2007)	<ul style="list-style-type: none"> • Macro Level Variable • GDP per capita • Gini 	<ul style="list-style-type: none"> • 21 countries 	<ul style="list-style-type: none"> • Anglo Saxon: United Kingdom, Ireland • Nordic: Sweden, Norway, Denmark, Finland • Continental: France, Germany, The Netherlands, Belgium, Austria, Luxembourg, Switzerland

			<ul style="list-style-type: none"> • South: Portugal, Spain, Greece, Italy • East: Czech Republic, Hungary, Poland, Slovenia
V. Navarro and L. Shi (2001)	<ul style="list-style-type: none"> • Political tradition 	<ul style="list-style-type: none"> • 18 countries 	<ul style="list-style-type: none"> • Liberal-Anglo Saxon: Canada, Ireland, United Kingdom, United States • Christian Democratic: Belgium, The Netherlands, Germany, France, Italy, Switzerland • Social Democratic: Sweden, Norway, Denmark, Finland, Austria • Ex-fascist: Spain, Greece, Portugal
Kammer et al. (2012)	<ul style="list-style-type: none"> • Economical outcome • Combination of Esping-Andersen 1990 & Ferrara 1996 	<ul style="list-style-type: none"> • 15 countries 	<ul style="list-style-type: none"> • Social democratic: Denmark, Finland, Sweden • Hybrid: Belgium, The Netherlands • Conservative: Austria, Luxembourg, Germany, France • Southern: Greece, Portugal, Italy, Spain • Liberal: Ireland, United Kingdom

Table: Different Welfare Regimes and groupings of Welfare States (own draft)

Year	Country	Self Estimated Health Status		Significance p	Odds Ratio Exp (B)
2006	Austria	good or very good	Intercept	0	
			Total Income Household (All Sources)	0.083	1.075
			Satisfaction With Life	0	1.214
			Satisfaction With Present State Of Economy In Country	0.001	1.139
			Satisfaction With Health Service In State	0.435	0.97
			Male	0.899	1.021
			Female	.	.
			Age: 16-25 Years	0	6.726
			Age: 26-40 Years	0	4.254
			Age: 41-60 Years	0.011	2.215
			Age: 61 Years and older	.	.
			Education: No Harmonisation Possible	.	.
			Main Activity Last 7 Days: Paid Work	0.469	1.21E+00
			Main Activity Last 7 Days: Education	0.253	1.98E+00
			Main Activity Last 7 Days: Unemployed	0.735	8.32E-01
			Main Activity Last 7 Days: Retired	0.549	7.96E-01
			Main Activity Last 7 Days: Housework	.	.
			Feeling about Household Income: Comfortable	0.064	2.32E+00
			Feeling about Household Income: Coping On Present Income	0.099	2.052
			Feeling about Household Income: Difficult	0.227	1.77E+00
			Feeling about Household Income: Very Difficult	.	.
			Main Source Of Income: Wages	0.342	0.771

Belgium	good or very good	Main Source Of Income: Pensions	0.301	0.651
		Main Source Of Income: Others	.	.
		Intercept	0.003	
		Total Income Household (All Sources)	0.322	1.044
		Satisfaction With Life	0	1.241
		Satisfaction With Present State Of Economy In		
		Country	0.214	1.051
		Satisfaction With Health Service In State	0.27	1.05
		Male	0.039	1.356
		Female	.	.
		Age: 16-25 Years	0.061	2.228
		Age: 26-40 Years	0.011	2.413
		Age: 41-60 Years	0.025	1.948
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.928	0.976
		Main Activity Last 7 Days: Education	0.671	0.822
		Main Activity Last 7 Days: Unemployed	0.051	0.501
		Main Activity Last 7 Days: Retired	0.126	0.662
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.032	2.165
		Feeling about Household Income: Coping On		
		Present Income	0.2	1.529
		Feeling about Household Income: Difficult	0.555	1.219
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.641	1.11
		Main Source Of Income: Pensions	0.836	1.063
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.005	0.414
		Education: Lower secondary	0.073	0.59
		Education: Upper secondary	0.319	0.722
		Education: Upper secondary (Access to V1)	0.149	0.665
		Education: BA Level	0.997	0.999
		Education: MA Level	.	.
Germany	good or very good	Intercept	0	
		Total Income Household (All Sources)	0.021	1.079
		Satisfaction With Life	0	1.233
		Satisfaction With Present State Of Economy In		
		Country	0.076	1.052
		Satisfaction With Health Service In State	0.131	1.039
		Male	0.099	1.207
		Female	.	.
		Age: 16-25 Years	0	3.422
		Age: 26-40 Years	0	2.378
		Age: 41-60 Years	0.387	1.204
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.058	1.418
		Main Activity Last 7 Days: Education	0.082	1.916
		Main Activity Last 7 Days: Unemployed	0.155	1.48
		Main Activity Last 7 Days: Retired	0.711	0.916
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.186	1.56
		Feeling about Household Income: Coping On		
		Present Income	0.221	1.453

Denmark	good or very good	Feeling about Household Income: Difficult	0.412	1.284
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.539	0.901
		Main Source Of Income: Pensions	0.006	0.508
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.505	0.712
		Education: Lower secondary	0.012	0.521
		Education: Upper secondary	0.266	0.809
		Education: Upper secondary (Access to V1)	0.203	0.61
		Education: BA Level	0.575	1.166
		Education: MA Level	.	.
		Education: Subdegree	0.34	0.81
		Intercept	0.012	
		Total Income Household (All Sources)	0.195	1.055
		Satisfaction With Life	0	1.269
		Satisfaction With Present State Of Economy In		
		Country	0.856	0.992
		Satisfaction With Health Service In State	0.96	0.998
		Male	0.132	1.262
		Female	.	.
		Age: 16-25 Years	0.452	1.454
		Age: 26-40 Years	0.633	1.164
		Age: 41-60 Years	0.667	0.886
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.149	1.579
		Main Activity Last 7 Days: Education	0.095	2.361
		Main Activity Last 7 Days: Unemployed	0.051	5.327
		Main Activity Last 7 Days: Retired	0.35	0.727
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.009	5.84
		Feeling about Household Income: Coping On		
		Present Income	0.027	4.415
		Feeling about Household Income: Difficult	0.061	3.901
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.978	0.992
		Main Source Of Income: Pensions	0.527	0.802
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.013	0.213
		Education: Lower secondary	0.002	0.383
		Education: Upper secondary	0.046	0.561
		Education: Upper secondary (Access to V1)	0.163	0.546
		Education: BA Level	0.025	0.508
		Education: MA Level	.	.
		Education: Subdegree	0.296	0.703
Spain	good or very good	Intercept	0	
		Total Income Household (All Sources)	0.196	1.057
		Satisfaction With Life	0	1.22
		Satisfaction With Present State Of Economy In		
		Country	0.84	1.008
		Satisfaction With Health Service In State	0.164	1.053
		Male	0.006	1.605
		Female	.	.
		Age: 16-25 Years	0	6.137

Finland	good or very good	Age: 26-40 Years	0.001	3.077
		Age: 41-60 Years	0.197	1.47
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.491	1.196
		Main Activity Last 7 Days: Education	0.87	0.916
		Main Activity Last 7 Days: Unemployed	0.871	1.075
		Main Activity Last 7 Days: Retired	0.907	0.963
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.054	2.362
		Feeling about Household Income: Coping On Present Income	0.054	2.24
		Feeling about Household Income: Difficult	0.133	1.926
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.488	0.863
		Main Source Of Income: Pensions	0.087	0.6
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.003	0.397
		Education: Lower secondary	0.111	0.6
		Education: Upper secondary	0.02	0.398
		Education: Upper secondary (Access to V1)	0.041	0.508
		Education: BA Level	0.78	1.117
		Education: MA Level	.	.
		Education: Subdegree	0.049	0.512
		Intercept	0.003	
		Total Income Household (All Sources)	0	1.153
		Satisfaction With Life	0	1.423
		Satisfaction With Present State Of Economy In Country	0.108	1.072
		Satisfaction With Health Service In State	0.55	0.978
		Male	0.025	0.741
		Female	.	.
		Age: 16-25 Years	0.02	2.628
		Age: 26-40 Years	0.005	2.481
		Age: 41-60 Years	0.999	1
		Age: 61 Years and older	.	.
		Education: No Harmonisation Possible	.	.
		Main Activity Last 7 Days: Paid Work	0.616	1.245
		Main Activity Last 7 Days: Education	0.585	1.337
		Main Activity Last 7 Days: Unemployed	0.918	1.054
		Main Activity Last 7 Days: Retired	0.017	0.296
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.37	0.61
		Feeling about Household Income: Coping On Present Income	0.144	0.468
		Feeling about Household Income: Difficult	0.059	0.365
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.914	1.024
		Main Source Of Income: Pensions	0.385	0.751
		Main Source Of Income: Others	.	.
France	good or very good	Intercept	0.381	
		Total Income Household (All Sources)	0.609	1.018
		Satisfaction With Life	0	1.116
		Satisfaction With Present State Of Economy In	0.746	1.011

United Kingdom	good or very good	Country		
		Satisfaction With Health Service In State	0.366	0.974
		Male	0.189	1.173
		Female	.	.
		Age: 16-25 Years	0.016	2.568
		Age: 26-40 Years	0.062	1.8
		Age: 41-60 Years	0.789	1.079
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.658	1.117
		Main Activity Last 7 Days: Education	0.382	0.71
		Main Activity Last 7 Days: Unemployed	0.237	0.671
		Main Activity Last 7 Days: Retired	0.825	1.075
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.168	2.033
		Feeling about Household Income: Coping On		
		Present Income	0.239	1.785
		Feeling about Household Income: Difficult	0.405	1.513
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.84	0.953
		Main Source Of Income: Pensions	0.007	0.43
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.041	0.54
		Education: Lower secondary	0.601	0.853
		Education: Upper secondary	0.61	0.867
		Education: Upper secondary (Access to V1)	0.419	1.265
		Education: BA Level	0.87	0.95
		Education: MA Level	.	.
		Education: Subdegree	0.475	1.245
		Intercept	0.021	
		Total Income Household (All Sources)	0.002	1.108
		Satisfaction With Life	0	1.201
		Satisfaction With Present State Of Economy In		
		Country	0.917	1.004
		Satisfaction With Health Service In State	0.006	1.089
		Male	0.356	0.881
		Female	.	.
		Age: 16-25 Years	0.034	2.224
		Age: 26-40 Years	0.051	1.799
		Age: 41-60 Years	0.439	1.236
		Age: 61 Years and older	.	.
		Education: No Harmonisation Possible	.	.
		Main Activity Last 7 Days: Paid Work	0.619	1.148
		Main Activity Last 7 Days: Education	0.773	1.151
		Main Activity Last 7 Days: Unemployed	0.124	0.541
		Main Activity Last 7 Days: Retired	0.077	0.518
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.723	1.173
		Feeling about Household Income: Coping On		
		Present Income	0.853	0.922
		Feeling about Household Income: Difficult	0.868	0.928
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.972	1.008

Ireland	good or very good	Main Source Of Income: Pensions	0.74	0.895
		Main Source Of Income: Others	.	.
		Intercept	0.015	
		Total Income Household (All Sources)	0.294	1.048
		Satisfaction With Life	0	1.366
		Satisfaction With Present State Of Economy In		
		Country	0.167	0.939
		Satisfaction With Health Service In State	0.162	1.056
		Male	0.024	0.61
		Female	.	.
		Age: 16-25 Years	0.023	2.496
		Age: 26-40 Years	0	3.233
		Age: 41-60 Years	0.002	2.477
		Age: 61 Years and older	.	.
		Education: No Harmonisation Possible	.	.
		Main Activity Last 7 Days: Paid Work	0.034	1.875
		Main Activity Last 7 Days: Education	0.498	1.41
		Main Activity Last 7 Days: Unemployed	0.814	1.123
		Main Activity Last 7 Days: Retired	0.099	1.88
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.744	1.255
		Feeling about Household Income: Coping On		
		Present Income	0.89	1.098
		Feeling about Household Income: Difficult	0.577	1.47
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.529	1.179
		Main Source Of Income: Pensions	0.31	0.682
		Main Source Of Income: Others	.	.
Portugal	good or very good	Intercept	0	
		Total Income Household (All Sources)	0.065	1.083
		Satisfaction With Life	0.005	1.117
		Satisfaction With Present State Of Economy In		
		Country	0.364	1.043
		Satisfaction With Health Service In State	0.121	1.065
		Male	0.015	1.485
		Female	.	.
		Age: 16-25 Years	0	4.767
		Age: 26-40 Years	0	5.874
		Age: 41-60 Years	0.001	2.41
		Age: 61 Years and older	.	.
		Education: No Harmonisation Possible	.	.
		Main Activity Last 7 Days: Paid Work	0.062	1.8
		Main Activity Last 7 Days: Education	0.02	85.482
		Main Activity Last 7 Days: Unemployed	0.839	0.922
		Main Activity Last 7 Days: Retired	0.462	1.322
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.215	1.679
		Feeling about Household Income: Coping On		
		Present Income	0.096	1.638
		Feeling about Household Income: Difficult	0.844	1.063
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.042	0.51
		Main Source Of Income: Pensions	0.005	0.373

Sweden	good or very good	Main Source Of Income: Others	.	.
		Intercept	0.036	
		Total Income Household (All Sources)	0.094	1.079
		Satisfaction With Life	0	1.428
		Satisfaction With Present State Of Economy In		
		Country	0.018	1.096
		Satisfaction With Health Service In State	0.317	1.036
		Male	0.373	1.139
		Female	.	.
		Age: 16-25 Years	0.003	3.466
		Age: 26-40 Years	0.095	1.684
		Age: 41-60 Years	0.134	1.555
		Age: 61 Years and older	.	.
		Education: No Harmonisation Possible	.	.
		Main Activity Last 7 Days: Paid Work	0.482	6.11E-01
		Main Activity Last 7 Days: Education	0.445	5.54E-01
		Main Activity Last 7 Days: Unemployed	0.678	7.19E-01
		Main Activity Last 7 Days: Retired	0.205	4.11E-01
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.944	1.04E+00
		Feeling about Household Income: Coping On		
		Present Income	0.644	0.773
		Feeling about Household Income: Difficult	0.481	0.665
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.484	0.814
		Main Source Of Income: Pensions	0.15	0.495
		Main Source Of Income: Others	.	.
2008	Belgium	Intercept	0.052	
		Total Income Household (All Sources)	0.736	0.987
		Satisfaction With Life	0	1.27
		Satisfaction With Present State Of Economy In		
		Country	0.58	0.979
		Satisfaction With Health Service In State	0.034	1.102
		Male	0.66	1.069
		Female	.	.
		Age: 16-25 Years	0.018	2.857
		Age: 26-40 Years	0.032	2.042
		Age: 41-60 Years	0.549	1.181
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.15	1.52
		Main Activity Last 7 Days: Education	0.704	1.208
		Main Activity Last 7 Days: Unemployed	0.391	1.39
		Main Activity Last 7 Days: Retired	0.97	0.989
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.087	1.974
		Feeling about Household Income: Coping On		
		Present Income	0.081	1.916
		Feeling about Household Income: Difficult	0.118	1.779
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.814	1.061
		Main Source Of Income: Pensions	0.333	0.725
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0	0.26

Germany	good or very good	Education: Lower secondary	0.005	0.428
		Education: Upper secondary	0.134	0.588
		Education: Upper secondary (Access to V1)	0.037	0.549
		Education: BA Level	0.02	0.497
		Education: MA Level	.	.
		Intercept	0.028	
		Total Income Household (All Sources)	0.779	0.993
		Satisfaction With Life	0	1.213
		Satisfaction With Present State Of Economy In		
		Country	0.044	1.051
		Satisfaction With Health Service In State	0.705	1.009
		Male	0.716	1.039
		Female	.	.
		Age: 16-25 Years	0.004	2.59
		Age: 26-40 Years	0.002	2.131
		Age: 41-60 Years	0.999	1
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.751	1.061
		Main Activity Last 7 Days: Education	0.528	1.248
		Main Activity Last 7 Days: Unemployed	0.223	0.698
		Main Activity Last 7 Days: Retired	0	0.37
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.144	1.592
		Feeling about Household Income: Coping On		
		Present Income	0.933	1.025
		Feeling about Household Income: Difficult	0.787	1.088
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.249	0.833
		Main Source Of Income: Pensions	0.479	0.842
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.174	0.555
		Education: Lower secondary	0.195	0.752
		Education: Upper secondary	0.837	0.966
		Education: Upper secondary (Access to V1)	0.818	1.08
		Education: BA Level	0.937	1.018
		Education: MA Level	.	.
		Education: Subdegree	0.891	1.026
Denmark	good or very good	Intercept	0.22	
		Total Income Household (All Sources)	0.306	1.038
		Satisfaction With Life	0	1.313
		Satisfaction With Present State Of Economy In		
		Country	0.394	1.03
		Satisfaction With Health Service In State	0.054	1.069
		Male	0.778	0.958
		Female	.	.
		Age: 16-25 Years	0.054	2.75
		Age: 26-40 Years	0.085	1.741
		Age: 41-60 Years	0.408	0.803
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.272	1.546
		Main Activity Last 7 Days: Education	0.426	1.615
		Main Activity Last 7 Days: Unemployed	0.366	1.805
		Main Activity Last 7 Days: Retired	0.103	0.515

Spain	good or very good	Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.635	0.695
		Feeling about Household Income: Coping On Present Income	0.313	0.464
		Feeling about Household Income: Difficult	0.543	0.607
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.237	1.362
		Main Source Of Income: Pensions	0.486	1.264
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.594	0.682
		Education: Lower secondary	0.009	0.409
		Education: Upper secondary	0.119	0.61
		Education: Upper secondary (Access to V1)	0.455	0.715
		Education: BA Level	0.426	0.768
		Education: MA Level	.	.
		Education: Subdegree	0.67	0.85
		Intercept	0.003	
		Total Income Household (All Sources)	0.011	0.923
		Satisfaction With Life	0	1.257
		Satisfaction With Present State Of Economy In Country	0.035	0.93
		Satisfaction With Health Service In State	0.502	1.022
		Male	0.024	1.38
		Female	.	.
		Age: 16-25 Years	0.004	2.954
		Age: 26-40 Years	0.002	2.407
		Age: 41-60 Years	0.11	1.486
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0	2.476
		Main Activity Last 7 Days: Education	0.102	2.193
		Main Activity Last 7 Days: Unemployed	0.008	2.322
		Main Activity Last 7 Days: Retired	0.833	1.053
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.002	2.708
		Feeling about Household Income: Coping On Present Income	0.107	1.574
		Feeling about Household Income: Difficult	0.759	0.915
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.626	1.102
		Main Source Of Income: Pensions	0.082	0.62
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.305	0.734
		Education: Lower secondary	0.926	0.973
		Education: Upper secondary	0.477	0.756
		Education: Upper secondary (Access to V1)	0.206	0.676
		Education: BA Level	0.062	0.54
		Education: MA Level	.	.
		Education: Subdegree	0.428	0.758
Finland	good or very good	Intercept	0.003	
		Total Income Household (All Sources)	0.026	1.062
		Satisfaction With Life	0	1.404
		Satisfaction With Present State Of Economy In Country	0.395	1.03

		Satisfaction With Health Service In State	0.331	1.03
		Male	0.048	0.795
		Female	.	.
		Age: 16-25 Years	0.005	2.828
		Age: 26-40 Years	0.015	2.011
		Age: 41-60 Years	0.285	0.763
		Age: 61 Years and older	.	.
		Education: No Harmonisation Possible	.	.
		Main Activity Last 7 Days: Paid Work	0.688	0.832
		Main Activity Last 7 Days: Education	0.928	1.049
		Main Activity Last 7 Days: Unemployed	0.386	0.628
		Main Activity Last 7 Days: Retired	0	0.135
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.191	1.709
		Feeling about Household Income: Coping On		
		Present Income	0.442	1.345
		Feeling about Household Income: Difficult	0.67	1.189
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.04	0.661
		Main Source Of Income: Pensions	0.531	0.827
		Main Source Of Income: Others	.	.
France	good or very good	Intercept	0.269	
		Total Income Household (All Sources)	0.046	1.056
		Satisfaction With Life	0	1.169
		Satisfaction With Present State Of Economy In		
		Country	0.383	0.972
		Satisfaction With Health Service In State	0.62	1.014
		Male	0.879	1.018
		Female	.	.
		Age: 16-25 Years	0	3.767
		Age: 26-40 Years	0.013	1.952
		Age: 41-60 Years	0.31	1.263
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.981	0.994
		Main Activity Last 7 Days: Education	0.529	1.316
		Main Activity Last 7 Days: Unemployed	0.374	0.732
		Main Activity Last 7 Days: Retired	0.236	0.676
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.404	1.522
		Feeling about Household Income: Coping On		
		Present Income	0.59	1.297
		Feeling about Household Income: Difficult	0.786	1.141
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.493	0.862
		Main Source Of Income: Pensions	0.267	0.721
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.051	0.598
		Education: Lower secondary	0.159	0.696
		Education: Upper secondary	0.228	0.745
		Education: Upper secondary (Access to V1)	0.994	1.002
		Education: BA Level	0.641	0.877
		Education: MA Level	.	.
		Education: Subdegree	0.856	0.953

United Kingdom	good or very good		
		Intercept	0.36
		Total Income Household (All Sources)	0.003 1.082
		Satisfaction With Life	0 1.206
		Satisfaction With Present State Of Economy In Country	0.02 1.077
		Satisfaction With Health Service In State	0.27 0.968
		Male	0.274 0.872
		Female	. .
		Age: 16-25 Years	0.32 1.406
		Age: 26-40 Years	0.769 1.087
		Age: 41-60 Years	0.814 0.941
		Age: 61 Years and older	. .
		Education: No Harmonisation Possible	. .
		Main Activity Last 7 Days: Paid Work	0.039 1.549
		Main Activity Last 7 Days: Education	0.638 0.853
		Main Activity Last 7 Days: Unemployed	0.19 1.547
		Main Activity Last 7 Days: Retired	0.483 0.81
		Main Activity Last 7 Days: Housework	. .
		Feeling about Household Income: Comfortable	0.686 0.874
		Feeling about Household Income: Coping On Present Income	0.547 0.83
		Feeling about Household Income: Difficult	0.099 0.594
		Feeling about Household Income: Very Difficult	. .
		Main Source Of Income: Wages	0.949 1.013
		Main Source Of Income: Pensions	0.096 0.626
		Main Source Of Income: Others	. .
Greece	good or very good		
		Intercept	0.015
		Total Income Household (All Sources)	0.027 1.109
		Satisfaction With Life	0 1.253
		Satisfaction With Present State Of Economy In Country	0.037 0.897
		Satisfaction With Health Service In State	0.248 0.951
		Male	0.001 1.97
		Female	. .
		Age: 16-25 Years	0.002 6.996
		Age: 26-40 Years	0.002 2.944
		Age: 41-60 Years	0.264 1.385
		Age: 61 Years and older	. .
		Education: No Harmonisation Possible	. .
		Main Activity Last 7 Days: Paid Work	0.163 1.472
		Main Activity Last 7 Days: Education	0.795 0.76
		Main Activity Last 7 Days: Unemployed	0.127 1.793
		Main Activity Last 7 Days: Retired	0.003 0.367
		Main Activity Last 7 Days: Housework	. .
		Feeling about Household Income: Comfortable	0.256 1.597
		Feeling about Household Income: Coping On Present Income	0.052 1.722
		Feeling about Household Income: Difficult	0.351 1.263
		Feeling about Household Income: Very Difficult	. .
		Main Source Of Income: Wages	0.076 1.5
		Main Source Of Income: Pensions	0.791 0.92
		Main Source Of Income: Others	. .

Ireland	good or very good	Intercept	0.031	
		Total Income Household (All Sources)	0.304	1.043
		Satisfaction With Life	0	1.192
		Satisfaction With Present State Of Economy In Country	0.691	1.018
		Satisfaction With Health Service In State	0.177	1.049
		Male	0.068	0.723
		Female	.	.
		Age: 16-25 Years	0.027	2.568
		Age: 26-40 Years	0.003	2.529
		Age: 41-60 Years	0.006	2.207
		Age: 61 Years and older	.	.
		Education: No Harmonisation Possible	.	.
		Main Activity Last 7 Days: Paid Work	0.112	1.504
		Main Activity Last 7 Days: Education	0.218	1.80E+00
		Main Activity Last 7 Days: Unemployed	0.1	1.728
		Main Activity Last 7 Days: Retired	0.658	1.143
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.162	1.757
		Feeling about Household Income: Coping On Present Income	0.966	1.015
		Feeling about Household Income: Difficult	0.692	1.154
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.05	1.526
		Main Source Of Income: Pensions	0.981	0.993
		Main Source Of Income: Others	.	.
Portugal	good or very good	Intercept	0	
		Total Income Household (All Sources)	0.134	1.095
		Satisfaction With Life	0.026	1.089
		Satisfaction With Present State Of Economy In Country	0.024	1.117
		Satisfaction With Health Service In State	0.04	1.084
		Male	0.009	1.603
		Female	.	.
		Age: 16-25 Years	0	6.431
		Age: 26-40 Years	0	5.282
		Age: 41-60 Years	0.089	1.589
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.681	1.151
		Main Activity Last 7 Days: Education	0.403	1.933
		Main Activity Last 7 Days: Unemployed	0.193	1.748
		Main Activity Last 7 Days: Retired	0.119	0.561
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.817	1.133
		Feeling about Household Income: Coping On Present Income	0.792	1.093
		Feeling about Household Income: Difficult	0.55	1.208
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.02	2.582
		Main Source Of Income: Pensions	0.064	2.309
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.103	0.55
		Education: Lower secondary	0.99	1.005

2010	Sweden	good or very good	Education: Upper secondary	0.217	0.427
			Education: Upper secondary (Access to V1)	0.741	1.146
			Education: BA Level	0.448	2.247
			Education: MA Level	.	.
			Education: Subdegree	0.244	0.352
			Intercept	0.001	
			Total Income Household (All Sources)	0.147	1.054
			Satisfaction With Life	0	1.53
			Satisfaction With Present State Of Economy In		
			Country	0.451	1.026
			Satisfaction With Health Service In State	0.428	1.028
			Male	0.058	1.306
			Female	.	.
			Age: 16-25 Years	0.012	2.498
			Age: 26-40 Years	0.001	2.75
			Age: 41-60 Years	0.113	1.551
			Age: 61 Years and older	.	.
			Education: No Harmonisation Possible	.	.
			Main Activity Last 7 Days: Paid Work	0.732	1.168
			Main Activity Last 7 Days: Education	0.58	1.359
			Main Activity Last 7 Days: Unemployed	0.839	0.892
			Main Activity Last 7 Days: Retired	0.998	0.999
			Main Activity Last 7 Days: Housework	.	.
			Feeling about Household Income: Comfortable	0.298	0.546
			Feeling about Household Income: Coping On		
			Present Income	0.209	0.488
			Feeling about Household Income: Difficult	0.051	0.317
			Feeling about Household Income: Very Difficult	.	.
			Main Source Of Income: Wages	0.397	1.263
			Main Source Of Income: Pensions	0.393	0.709
			Main Source Of Income: Others	.	.
	Belgium	good or very good	Intercept	0.375	
			Total Income Household (All Sources)	0.542	0.977
			Satisfaction With Life	0	1.272
			Satisfaction With Present State Of Economy In		
			Country	0.952	1.003
			Satisfaction With Health Service In State	0.824	1.012
			Male	0.999	1
			Female	.	.
			Age: 16-25 Years	0.013	3.507
			Age: 26-40 Years	0.005	2.748
			Age: 41-60 Years	0.88	0.955
			Age: 61 Years and older	.	.
			Main Activity Last 7 Days: Paid Work	0.025	1.871
			Main Activity Last 7 Days: Education	0.916	0.945
			Main Activity Last 7 Days: Unemployed	0.431	1.34
			Main Activity Last 7 Days: Retired	0.558	1.185
			Main Activity Last 7 Days: Housework	.	.
			Feeling about Household Income: Comfortable	0.525	1.271
			Feeling about Household Income: Coping On		
			Present Income	0.718	1.133
			Feeling about Household Income: Difficult	0.105	0.569
			Feeling about Household Income: Very Difficult	.	.

Germany	good or very good	Main Source Of Income: Wages	0.568	0.867
		Main Source Of Income: Pensions	0.038	0.498
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.024	0.474
		Education: Lower secondary	0.303	0.733
		Education: Upper secondary	0.574	0.807
		Education: Upper secondary (Access to V1)	0.387	0.783
		Education: BA Level	0.654	1.142
		Education: MA Level	.	.
		Education: Subdegree	0.741	0.889
		Intercept	0	
		Total Income Household (All Sources)	0.069	1.042
		Satisfaction With Life	0	1.242
		Satisfaction With Present State Of Economy In		
		Country	0.133	1.037
		Satisfaction With Health Service In State	0.028	1.047
		Male	0.283	1.117
		Female	.	.
		Age: 16-25 Years	0.49	1.207
		Age: 26-40 Years	0.141	1.373
		Age: 41-60 Years	0.448	0.865
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.308	0.832
		Main Activity Last 7 Days: Education	0.689	1.135
		Main Activity Last 7 Days: Unemployed	0.587	0.851
		Main Activity Last 7 Days: Retired	0	0.435
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.006	2.506
		Feeling about Household Income: Coping On		
		Present Income	0.018	2.094
		Feeling about Household Income: Difficult	0.338	1.363
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.048	0.725
		Main Source Of Income: Pensions	0.014	0.569
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.977	1.011
		Education: Lower secondary	0.434	0.845
		Education: Upper secondary	0.845	0.968
		Education: Upper secondary (Access to V1)	0.398	1.367
		Education: BA Level	0.909	1.028
		Education: MA Level	.	.
		Education: Subdegree	0.736	0.942
Denmark	good or very good	Intercept	0.002	
		Total Income Household (All Sources)	0.236	1.04E+00
		Satisfaction With Life	0	1.33E+00
		Satisfaction With Present State Of Economy In		
		Country	0.046	1.08E+00
		Satisfaction With Health Service In State	0.022	1.09E+00
		Male	0.029	7.17E-01
		Female	.	.
		Age: 16-25 Years	0.854	1.084
		Age: 26-40 Years	0.124	1.68E+00
		Age: 41-60 Years	0.324	0.76

Spain	good or very good	Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.165	1.917
		Main Activity Last 7 Days: Education	0.326	1.788
		Main Activity Last 7 Days: Unemployed	0.671	1.275
		Main Activity Last 7 Days: Retired	0.089	0.399
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.178	2.438
		Feeling about Household Income: Coping On		
		Present Income	0.212	2.284
		Feeling about Household Income: Difficult	0.379	1.9
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.296	0.763
		Main Source Of Income: Pensions	0.358	1.395
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.095	0.536
		Education: Lower secondary	0.116	0.592
		Education: Upper secondary	0.479	0.799
		Education: Upper secondary (Access to V1)	0.932	0.966
		Education: BA Level	0.091	1.775
		Education: MA Level	.	.
		Education: Subdegree	0.84	0.928
		Intercept	0.001	
		Total Income Household (All Sources)	0.604	1.017
		Satisfaction With Life	0	1.272
		Satisfaction With Present State Of Economy In		
		Country	0.612	1.018
		Satisfaction With Health Service In State	0.358	1.03
		Male	0	1.624
		Female	.	.
		Age: 16-25 Years	0	5.549
		Age: 26-40 Years	0	4.272
		Age: 41-60 Years	0.002	2.156
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.904	0.97
		Main Activity Last 7 Days: Education	0.872	0.933
		Main Activity Last 7 Days: Unemployed	0.931	1.026
		Main Activity Last 7 Days: Retired	0.643	0.881
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.274	0.695
		Feeling about Household Income: Coping On		
		Present Income	0.115	6.29E-01
		Feeling about Household Income: Difficult	0.147	6.47E-01
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.446	1.14E+00
		Main Source Of Income: Pensions	0.127	6.81E-01
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.119	6.74E-01
		Education: Lower secondary	0.118	0.688
		Education: Upper secondary	0.532	1.318
		Education: Upper secondary (Access to V1)	0.358	1.306
		Education: BA Level	0.346	0.773
		Education: MA Level	.	.
		Education: Subdegree	0.894	0.961

Finland	good or very good	Intercept	0.68	
		Total Income Household (All Sources)	0.024	1.071
		Satisfaction With Life	0	1.351
		Satisfaction With Present State Of Economy In		
		Country	0.2	1.05
		Satisfaction With Health Service In State	0.223	1.043
		Male	0.288	1.144
		Female	.	.
		Age: 16-25 Years	0.03	2.216
		Age: 26-40 Years	0.054	1.712
		Age: 41-60 Years	0.054	0.63
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.144	0.491
		Main Activity Last 7 Days: Education	0.428	0.647
		Main Activity Last 7 Days: Unemployed	0.098	0.408
		Main Activity Last 7 Days: Retired	0	0.134
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.802	0.902
		Feeling about Household Income: Coping On		
		Present Income	0.309	0.682
		Feeling about Household Income: Difficult	0.136	0.56
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.276	0.801
		Main Source Of Income: Pensions	0.057	5.52E-01
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0	0.383
		Education: Lower secondary	0.006	0.452
		Education: Upper secondary (Access to V1)	0	3.90E-01
		Education: BA Level	0.311	0.742
		Education: MA Level	.	.
		Education: Subdegree	0.02	0.563
France	good or very good	Intercept	0.029	
		Total Income Household (All Sources)	0.063	1.057
		Satisfaction With Life	0	1.19
		Satisfaction With Present State Of Economy In		
		Country	0.885	1.005
		Satisfaction With Health Service In State	0.627	1.015
		Male	0.15	1.2
		Female	.	.
		Age: 16-25 Years	0.131	1.792
		Age: 26-40 Years	0.092	1.696
		Age: 41-60 Years	0.112	1.548
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.334	1.344
		Main Activity Last 7 Days: Education	0.068	2.399
		Main Activity Last 7 Days: Unemployed	0.565	1.241
		Main Activity Last 7 Days: Retired	0.028	0.396
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.25	1.758
		Feeling about Household Income: Coping On		
		Present Income	0.532	1.337
		Feeling about Household Income: Difficult	0.958	1.025
		Feeling about Household Income: Very Difficult	.	.

			Main Source Of Income: Wages	0.716	0.922
			Main Source Of Income: Pensions	0.206	1.546
			Main Source Of Income: Others	.	.
			Education: less than lower secondary	0.048	0.587
			Education: Lower secondary	0.856	0.946
			Education: Upper secondary	0.62	0.887
			Education: Upper secondary (Access to V1)	0.613	1.134
			Education: BA Level	0.578	1.234
			Education: MA Level	.	.
			Education: Subdegree	0.813	1.065
United Kingdom	good or very good		Intercept	0.001	
			Total Income Household (All Sources)	0.652	1.013
			Satisfaction With Life	0	1.165
			Satisfaction With Present State Of Economy In Country	0.012	1.089
			Satisfaction With Health Service In State	0.058	1.059
			Male	0.893	0.983
			Female	.	.
			Age: 16-25 Years	0.068	1.821
			Age: 26-40 Years	0.003	2.22
			Age: 41-60 Years	0.201	1.355
			Age: 61 Years and older	.	.
			Main Activity Last 7 Days: Paid Work	0	2.259
			Main Activity Last 7 Days: Education	0.034	2.891
			Main Activity Last 7 Days: Unemployed	0.147	1.613
			Main Activity Last 7 Days: Retired	0.481	1.264
			Main Activity Last 7 Days: Housework	.	.
			Feeling about Household Income: Comfortable	0.781	1.103
			Feeling about Household Income: Coping On Present Income	0.382	1.337
			Feeling about Household Income: Difficult	0.887	0.953
			Feeling about Household Income: Very Difficult	.	.
			Main Source Of Income: Wages	0.708	1.08
			Main Source Of Income: Pensions	0.923	1.029
			Main Source Of Income: Others	.	.
			Education: less than lower secondary	0.225	0.725
			Education: Lower secondary	0.991	1.003
			Education: Upper secondary	0.343	0.772
			Education: Upper secondary (Access to V1)	0.19	1.466
			Education: BA Level	0.412	1.261
			Education: MA Level	.	.
			Education: Subdegree	0.421	1.237
Greece	good or very good		Intercept	0.192	
			Total Income Household (All Sources)	0.079	1.063
			Satisfaction With Life	0	1.141
			Satisfaction With Present State Of Economy In Country	0.399	1.041
			Satisfaction With Health Service In State	0.655	0.987
			Male	0	1.742
			Female	.	.
			Age: 16-25 Years	0	8.599
			Age: 26-40 Years	0	5.85

Ireland	good or very good	Age: 41-60 Years	0	2.707
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.508	0.862
		Main Activity Last 7 Days: Education	0.313	2.356
		Main Activity Last 7 Days: Unemployed	0.629	0.871
		Main Activity Last 7 Days: Retired	0.29	0.792
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.014	2.601
		Feeling about Household Income: Coping On		
		Present Income	0.015	1.636
		Feeling about Household Income: Difficult	0.519	1.11
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.875	0.969
		Main Source Of Income: Pensions	0.006	0.535
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.862	0.923
		Education: Lower secondary	0.872	0.925
		Education: Upper secondary	0.688	1.271
		Education: Upper secondary (Access to V1)	0.292	1.617
		Education: BA Level	0.338	1.607
		Education: MA Level	.	.
		Education: Subdegree	0.762	0.862
		Intercept	0.189	
		Total Income Household (All Sources)	0	1.237
		Satisfaction With Life	0	1.268
		Satisfaction With Present State Of Economy In		
		Country	0.947	1.003
		Satisfaction With Health Service In State	0.024	1.078
		Male	0.228	1.224
		Female	.	.
		Age: 16-25 Years	0.058	2.1
		Age: 26-40 Years	0.043	1.881
		Age: 41-60 Years	0.247	1.38
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.792	1.071
		Main Activity Last 7 Days: Education	0.848	0.923
		Main Activity Last 7 Days: Unemployed	0.989	1.004
		Main Activity Last 7 Days: Retired	0.131	0.638
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.323	0.712
		Feeling about Household Income: Coping On		
		Present Income	0.258	0.726
		Feeling about Household Income: Difficult	0.013	0.491
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.505	0.857
		Main Source Of Income: Pensions	0.375	0.766
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.636	0.832
		Education: Lower secondary	0.793	0.906
		Education: Upper secondary	0.119	2.344
		Education: Upper secondary (Access to V1)	0.922	1.038
		Education: BA Level	0.643	1.237
		Education: MA Level	.	.

Sweden	good or very good	Education: Subdegree	0.085	2.004
		Intercept	0.023	
		Total Income Household (All Sources)	0.081	1.064
		Satisfaction With Life	0	1.414
		Satisfaction With Present State Of Economy In		
		Country	0.658	1.02
		Satisfaction With Health Service In State	0.012	1.107
		Male	0.019	1.45
		Female	.	.
		Age: 16-25 Years	0.1	2.083
		Age: 26-40 Years	0.011	2.445
		Age: 41-60 Years	0.34	1.346
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.578	0.541
		Main Activity Last 7 Days: Education	0.437	0.408
		Main Activity Last 7 Days: Unemployed	0.361	0.347
		Main Activity Last 7 Days: Retired	0.527	0.493
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.043	3.215
		Feeling about Household Income: Coping On		
		Present Income	0.04	3.179
		Feeling about Household Income: Difficult	0.387	1.668
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.776	1.081
		Main Source Of Income: Pensions	0.664	0.805
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.318	0.701
		Education: Lower secondary	0.821	0.921
		Education: Upper secondary	0.052	0.531
		Education: Upper secondary (Access to V1)	0.753	0.901
		Education: BA Level	0.518	1.273
		Education: MA Level	.	.
2012	Belgium	Education: Subdegree	0.126	6.21E-01
		Intercept	0.619	
		Total Income Household (All Sources)	0.256	1.04E+00
		Satisfaction With Life	0.006	1.13E+00
		Satisfaction With Present State Of Economy In		
		Country	0.033	1.08E+00
		Satisfaction With Health Service In State	0.863	1.01E+00
		Male	0.392	0.89
		Female	.	.
		Age: 16-25 Years	0.303	1.469
		Age: 26-40 Years	0.002	2.676
		Age: 41-60 Years	0.524	1.19
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.076	1.623
		Main Activity Last 7 Days: Education	0.009	3.693
		Main Activity Last 7 Days: Unemployed	0.847	0.937
		Main Activity Last 7 Days: Retired	0.192	0.694
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.221	1.55
		Feeling about Household Income: Coping On		
		Present Income	0.961	0.984

Germany	good or very good	Feeling about Household Income: Difficult	0.82	0.931
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.698	0.918
		Main Source Of Income: Pensions	0.904	1.037
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.011	0.44
		Education: Lower secondary	0.023	0.502
		Education: Upper secondary	0.194	0.656
		Education: Upper secondary (Access to V1)	0.028	0.523
		Education: BA Level	0.511	0.811
		Education: MA Level	.	.
		Education: Subdegree	0.058	0.567
		Intercept	0	
		Total Income Household (All Sources)	0.066	1.042
		Satisfaction With Life	0	1.255
		Satisfaction With Present State Of Economy In		
		Country	0.019	1.062
		Satisfaction With Health Service In State	0.973	1.001
		Male	0.436	0.925
		Female	.	.
		Age: 16-25 Years	0.004	2.17E+00
		Age: 26-40 Years	0.001	2.05E+00
		Age: 41-60 Years	0.951	9.89E-01
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.478	1.13E+00
		Main Activity Last 7 Days: Education	0.367	1.31E+00
		Main Activity Last 7 Days: Unemployed	0.04	5.40E-01
		Main Activity Last 7 Days: Retired	0.616	0.895
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.026	2.131
		Feeling about Household Income: Coping On		
		Present Income	0.217	1.489
		Feeling about Household Income: Difficult	0.562	1.216
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.173	0.806
		Main Source Of Income: Pensions	0.001	0.459
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.004	0.281
		Education: Lower secondary	0.007	0.581
		Education: Upper secondary	0.019	0.697
		Education: Upper secondary (Access to V1)	0.616	0.837
		Education: BA Level	0.287	0.797
		Education: MA Level	.	.
		Education: Subdegree	0.138	0.775
Denmark	good or very good	Intercept	0.004	
		Total Income Household (All Sources)	0.099	1.068
		Satisfaction With Life	0	1.268
		Satisfaction With Present State Of Economy In		
		Country	0.099	1.074
		Satisfaction With Health Service In State	0.182	1.06
		Male	0.139	1.296
		Female	.	.
		Age: 16-25 Years	0.009	3.306

Spain	good or very good	Age: 26-40 Years	0.032	2.097
		Age: 41-60 Years	0.371	1.301
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.117	1.748
		Main Activity Last 7 Days: Education	0.458	1.434
		Main Activity Last 7 Days: Unemployed	0.71	1.2
		Main Activity Last 7 Days: Retired	0.004	0.193
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.264	2.108
		Feeling about Household Income: Coping On		
		Present Income	0.433	1.675
		Feeling about Household Income: Difficult	0.721	1.301
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.623	0.875
		Main Source Of Income: Pensions	0.71	1.189
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0	0.204
		Education: Lower secondary	0	0.228
		Education: Upper secondary	0.099	0.564
		Education: Upper secondary (Access to V1)	0.4	0.676
		Education: BA Level	0.402	0.748
		Education: MA Level	.	.
		Education: Subdegree	0.509	1.331
		Intercept	0.001	
		Total Income Household (All Sources)	0.397	1.023
		Satisfaction With Life	0.001	1.095
		Satisfaction With Present State Of Economy In		
		Country	0.169	1.044
		Satisfaction With Health Service In State	0.423	1.019
		Male	0.019	1.343
		Female	.	.
		Age: 16-25 Years	0.074	1.937
		Age: 26-40 Years	0	2.695
		Age: 41-60 Years	0.331	1.256
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.004	1.869
		Main Activity Last 7 Days: Education	0	4.61
		Main Activity Last 7 Days: Unemployed	0.003	2.106
		Main Activity Last 7 Days: Retired	0.917	0.973
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.061	1.66
		Feeling about Household Income: Coping On		
		Present Income	0.284	1.282
		Feeling about Household Income: Difficult	0.76	1.073
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.914	0.983
		Main Source Of Income: Pensions	0.272	0.774
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.231	0.745
		Education: Lower secondary	0.181	0.743
		Education: Upper secondary	0.221	0.705
		Education: Upper secondary (Access to V1)	0.083	0.579
		Education: BA Level	0.498	0.836

Finland	good or very good	Education: MA Level	.	.
		Education: Subdegree	0.54	0.835
		Intercept	0.034	
		Total Income Household (All Sources)	0.185	1.037
		Satisfaction With Life	0	1.371
		Satisfaction With Present State Of Economy In		
		Country	0.712	0.987
		Satisfaction With Health Service In State	0.182	1.043
		Male	0.475	0.922
		Female	.	.
		Age: 16-25 Years	0.003	2.87
		Age: 26-40 Years	0	2.724
		Age: 41-60 Years	0.515	1.149
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.976	0.988
		Main Activity Last 7 Days: Education	0.942	0.965
		Main Activity Last 7 Days: Unemployed	0.493	0.736
		Main Activity Last 7 Days: Retired	0.079	0.46
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.897	1.052
		Feeling about Household Income: Coping On		
		Present Income	0.948	0.977
		Feeling about Household Income: Difficult	0.54	0.795
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.501	0.881
		Main Source Of Income: Pensions	0.147	0.674
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0	0.368
		Education: Lower secondary	0.012	0.521
		Education: Upper secondary (Access to V1)	0.031	0.637
		Education: BA Level	0.267	0.757
		Education: MA Level	.	.
		Education: Subdegree	0.075	0.679
France	good or very good	Intercept	0.054	
		Total Income Household (All Sources)	0.369	0.983
		Satisfaction With Life	0	1.141
		Satisfaction With Present State Of Economy In		
		Country	0.173	1.042
		Satisfaction With Health Service In State	0.206	1.037
		Male	0.22	0.87
		Female	.	.
		Age: 16-25 Years	0	5.986
		Age: 26-40 Years	0	3.458
		Age: 41-60 Years	0.002	2.384
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.617	1.155
		Main Activity Last 7 Days: Education	0.194	0.549
		Main Activity Last 7 Days: Unemployed	0.836	1.073
		Main Activity Last 7 Days: Retired	0.762	1.115
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.372	1.507
		Feeling about Household Income: Coping On		
		Present Income	0.658	1.218

United Kingdom	good or very good	Feeling about Household Income: Difficult	0.437	1.424
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.914	1.022
		Main Source Of Income: Pensions	0.895	1.042
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0	0.415
		Education: Lower secondary	0.233	7.16E-01
		Education: Upper secondary	0.044	6.47E-01
		Education: Upper secondary (Access to V1)	0.512	8.62E-01
		Education: BA Level	0.902	1.04E+00
		Education: MA Level	.	.
		Education: Subdegree	0.445	8.33E-01
		Intercept	0.003	
		Total Income Household (All Sources)	0.065	1.06E+00
		Satisfaction With Life	0	1.297
		Satisfaction With Present State Of Economy In Country	0.004	1.106
		Satisfaction With Health Service In State	0.183	0.958
		Male	0.116	0.807
		Female	.	.
		Age: 16-25 Years	0.042	2.182
		Age: 26-40 Years	0	2.961
		Age: 41-60 Years	0.028	1.782
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.05	1.719
		Main Activity Last 7 Days: Education	0.561	1.32
		Main Activity Last 7 Days: Unemployed	0.051	2.023
		Main Activity Last 7 Days: Retired	0.648	0.845
		Main Activity Last 7 Days: Housework	.	.
Ireland	good or very good	Feeling about Household Income: Comfortable	0.284	1.464
		Feeling about Household Income: Coping On Present Income	0.547	1.221
		Feeling about Household Income: Difficult	0.909	0.962
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.792	1.06
		Main Source Of Income: Pensions	0.637	1.161
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.018	0.515
		Education: Lower secondary	0.65	0.871
		Education: Upper secondary	0.23	0.705
		Education: Upper secondary (Access to V1)	0.023	0.516
		Education: BA Level	0.839	0.937
		Education: MA Level	.	.
		Education: Subdegree	0.39	0.781
		Intercept	0.653	
		Total Income Household (All Sources)	0.003	1.136
		Satisfaction With Life	0	1.187
		Satisfaction With Present State Of Economy In Country	0.503	1.026
		Satisfaction With Health Service In State	0.824	1.007
		Male	0.72	1.06
		Female	.	.

Italy	good or very good	Age: 16-25 Years	0.137	1.922
		Age: 26-40 Years	0.067	1.756
		Age: 41-60 Years	0.515	0.845
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.753	1.081
		Main Activity Last 7 Days: Education	0.706	1.199
		Main Activity Last 7 Days: Unemployed	0.971	0.99
		Main Activity Last 7 Days: Retired	0.039	0.558
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.835	1.069
		Feeling about Household Income: Coping On		
		Present Income	0.568	0.863
		Feeling about Household Income: Difficult	0.912	0.972
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.124	1.408
		Main Source Of Income: Pensions	0.066	0.589
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.621	0.846
		Education: Lower secondary	0.357	1.344
		Education: Upper secondary	0.114	1.947
		Education: Upper secondary (Access to V1)	0.181	1.549
		Education: BA Level	0.714	1.147
		Education: MA Level	.	.
		Education: Subdegree	0.465	1.256
		Intercept	0.093	
		Total Income Household (All Sources)	0.203	0.941
		Satisfaction With Life	0.031	1.108
		Satisfaction With Present State Of Economy In		
		Country	0.898	0.993
		Satisfaction With Health Service In State	0.247	1.055
		Male	0.008	1.807
		Female	.	.
		Age: 16-25 Years	0.026	3.431
		Age: 26-40 Years	0.004	3.32
		Age: 41-60 Years	0.111	1.752
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.975	1.015
		Main Activity Last 7 Days: Education	0.067	4.675
		Main Activity Last 7 Days: Unemployed	0.947	1.037
		Main Activity Last 7 Days: Retired	0.818	0.887
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.083	2.773
		Feeling about Household Income: Coping On		
		Present Income	0.172	2.081
		Feeling about Household Income: Difficult	0.2	2.008
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.922	0.971
		Main Source Of Income: Pensions	0.451	0.716
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.002	0.225
		Education: Lower secondary	0.198	0.62
		Education: Upper secondary	0.544	0.762
		Education: Upper secondary (Access to V1)	0.909	1.038

Portugal	good or very good	Education: BA Level	0.913	1.072
		Education: MA Level	.	.
		Education: Subdegree	0.641	0.763
		Intercept	0	
		Total Income Household (All Sources)	0.003	1.198
		Satisfaction With Life	0	1.256
		Satisfaction With Present State Of Economy In		
		Country	0.843	1.01
		Satisfaction With Health Service In State	0.157	1.056
		Male	0.016	1.571
		Female	.	.
		Age: 16-25 Years	0.001	21.72
		Age: 26-40 Years	0.019	2.334
		Age: 41-60 Years	0.156	1.508
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0	3.491
		Main Activity Last 7 Days: Education	0.266	4.868
		Main Activity Last 7 Days: Unemployed	0	5.681
		Main Activity Last 7 Days: Retired	0.648	1.192
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.464	1.616
		Feeling about Household Income: Coping On		
		Present Income	0.115	1.629
		Feeling about Household Income: Difficult	0.657	1.13
		Feeling about Household Income: Very Difficult	.	.
		Main Source Of Income: Wages	0.83	1.07
		Main Source Of Income: Pensions	0.653	0.839
		Main Source Of Income: Others	.	.
		Education: less than lower secondary	0.291	0.528
		Education: Lower secondary	0.839	0.881
		Education: Upper secondary (Access to V1)	0.771	0.833
		Education: BA Level	0.506	0.597
		Education: MA Level	.	.
		Education: Subdegree	0.413	0.484
Sweden	good or very good	Intercept	0.086	
		Total Income Household (All Sources)	0.928	1.003
		Satisfaction With Life	0	1.494
		Satisfaction With Present State Of Economy In		
		Country	0.003	1.133
		Satisfaction With Health Service In State	0.093	1.064
		Male	0.426	0.887
		Female	.	.
		Age: 16-25 Years	0.001	3.934
		Age: 26-40 Years	0.02	2.104
		Age: 41-60 Years	0.284	1.361
		Age: 61 Years and older	.	.
		Main Activity Last 7 Days: Paid Work	0.157	1.989
		Main Activity Last 7 Days: Education	0.579	1.395
		Main Activity Last 7 Days: Unemployed	0.52	1.453
		Main Activity Last 7 Days: Retired	0.758	1.168
		Main Activity Last 7 Days: Housework	.	.
		Feeling about Household Income: Comfortable	0.049	0.332
		Feeling about Household Income: Coping On	0.023	0.291

Present Income		
Feeling about Household Income: Difficult	0.209	0.495
Feeling about Household Income: Very Difficult	.	.
Main Source Of Income: Wages	0.269	1.345
Main Source Of Income: Pensions	0.844	1.079
Main Source Of Income: Others	.	.
Education: less than lower secondary	0	0.145
Education: Lower secondary	0.004	0.317
Education: Upper secondary	0.003	0.313
Education: Upper secondary (Access to V1)	0	0.248
Education: BA Level	0.007	0.347
Education: MA Level	.	.
Education: Subdegree	0.002	0.327

Table: Nominal Regression Self Estimated Health Status and different factors