

Appendix

Table A1. Items in Material Deprivation Index (MDI)

MDI: meat	...[you] do not eat meat, fish or chicken more often [than three times per week] because: you cannot afford to eat it more often
MDI: fruit	...[you] do not eat fruits or vegetables more often [than three times per week] because: you cannot afford to eat it more often
MDI: groceries	Can your household afford to regularly buy necessary groceries and household supplies?
MDI: holiday	Could your household afford to go for a week long holiday away from home at least once a year?
MDI: expense	Could your household afford to pay an unexpected expense of [AffordExpenseAmount]* without borrowing any money?
MDI: clothing	In the last twelve months, to help you keep your living costs down, have you... continued wearing clothing that was worn out because you could not afford replacement?
MDI: shoes	... continued wearing shoes that were worn out because you could not afford replacement?
MDI: heating	... put up with feeling cold to save heating costs? MDI: glasses MDI: dentist
MDI: glasses	... gone without or not replaced glasses you needed because you could not afford new ones?
MDI: doctor	Was there a time in the past 12 months when you needed to see a doctor but could not because of cost?
MDI: dentist	... postponed visits to the dentist?

Source: Adena, Myck, and Oczkowska, 2015 based off SHARE Wave 5 Questionnaire. *Note:*

*[AffordExpenseAmount] corresponds to the country-specific relative poverty line defined at the level of 60 % of median monthly equivalised household income.

Table A2. Health index weights: principal component loadings

	<i>Coefficients</i>
Difficulty climbing stairs	0.351
Difficulty getting up from chair	0.351
Difficulty with stooping, kneeling or crouching	0.304
Difficulty lifting or carrying	0.297
Difficulty pulling or pushing large objects	0.285
Self-reported poor health	0.273
Difficulty sitting for 2 hours	0.271
Reports an ADLA	0.271
Difficulty walking 100 yards/meters	0.268
Whether bothered by pain	0.248
Depressed	0.196
Difficulty picking up coin	0.179
Diagnosed arthritis	0.143
Diagnosed diabetes	0.102
Diagnosed heart attack	0.100
Diagnosed lung disease	0.095
Diagnosed stroke	0.086
Diagnosed high blood pressure	0.081
Diagnosed cancer	0.059

Source: Based on the health index created by Poterba et al. (2013)

Table A3. Full regression results used for Table 2 (All family types)

	Work-disability		Disability benefit	
	SOL One	SOL Two	SOL One	SOL Two
Income (log)	0.682***	-0.281***	0.702***	-0.294***
Work-disability	-0.301***	0.173***		
Disability benefits			-0.210***	0.116***
Age	0.147***	-0.054***	0.140***	-0.050***
Secondary education	0.235***	-0.077***	0.244***	-0.084***
Number of children	-0.176***	0.103***	-0.181***	0.105***
Owens their home	0.311***	-0.173***	0.319***	-0.180***
Austria	0.000	0.000	0.000	0.000
Germany	-0.105***	0.048***	-0.140***	0.067***
Sweden	0.100***	-0.017*	0.107***	-0.021**
Netherlands	-0.021	-0.006	-0.033	0.000
Spain	-0.315***	0.124***	-0.317***	0.126***
Italy	-0.428***	0.136***	-0.423***	0.133***
France	-0.186***	0.076***	-0.204***	0.085***
Denmark	0.276***	-0.032***	0.254***	-0.022**
Switzerland	-0.048**	0.028***	-0.052**	0.030***
Belgium	-0.146***	0.056***	-0.151***	0.061***
Israel	-0.205***	0.069***	-0.207***	0.071***
Czech Republic	-0.213***	0.053***	-0.213***	0.053***
Luxembourg	-0.100***	0.045***	-0.106***	0.048***
Slovenia	-0.308***	0.083***	-0.298***	0.078***
Estonia	-0.434***	0.263***	-0.435***	0.265***
Observations	22990	22990	22990	22990
Adjusted/Pseudo R-squared	0.15	0.317	0.146	0.302

Note: Standardized beta coefficients. * p<0.05, ** p<0.01, *** p<0.001

Table A4. Full regression results used for Table 2 (Married individuals only)

	Work-disability		Disability benefit	
	SOL One	SOL Two	SOL One	SOL Two
Income (log)	0.634***	-0.272***	0.648***	-0.281***
Work-disability	-0.286***	0.157***		
Disability benefits			-0.192***	0.101***
Age	0.157***	-0.050***	0.150***	-0.047***
Secondary education	0.259***	-0.072***	0.268***	-0.078***
Number of children	-0.200***	0.113***	-0.204***	0.115***
Owens their home	0.267***	-0.147***	0.275***	-0.153***
Austria	0.000	0.000	0.000	0.000
Germany	-0.185***	0.065***	-0.216***	0.082***
Sweden	0.085***	0.000	0.092***	-0.003
Netherlands	-0.048*	0.005	-0.059*	0.010
Spain	-0.412***	0.156***	-0.414***	0.159***
Italy	-0.540***	0.174***	-0.534***	0.171***
France	-0.237***	0.085***	-0.252***	0.093***
Denmark	0.245***	-0.012	0.223***	-0.002
Switzerland	-0.103***	0.049***	-0.105***	0.050***
Belgium	-0.183***	0.067***	-0.190***	0.071***
Israel	-0.251***	0.078***	-0.252***	0.080***
Czech Republic	-0.263***	0.062***	-0.263***	0.063***
Luxembourg	-0.131***	0.056***	-0.135***	0.059***
Slovenia	-0.407***	0.104***	-0.397***	0.099***
Estonia	-0.481***	0.273***	-0.483***	0.277***
Observations	16945	16945	16945	16945
Adjusted/Pseudo R-squared	0.151	0.302	0.147	0.289

Note: Standardized beta coefficients. * p<0.05, ** p<0.01, *** p<0.001

Table A5. Full regression results used for Table 2 (Single individuals only)

	Work-disability		Disability benefit	
	SOL One	SOL Two	SOL One	SOL Two
Income (log)	0.610***	-0.226***	0.648***	-0.251***
Work-disability	-0.338***	0.210***		
Disability benefits			-0.237***	0.142***
Age	0.118***	-0.063***	0.112***	-0.059***
Secondary education	0.208***	-0.101***	0.220***	-0.111***
Number of children	-0.172***	0.104***	-0.176***	0.106***
Owens their home	0.316***	-0.185***	0.326***	-0.192***
Austria	0.000	0.000	0.000	0.000
Germany	0.024	0.024	-0.018	0.048**
Sweden	0.129***	-0.054***	0.139***	-0.061***
Netherlands	-0.013	-0.021	-0.027	-0.010
Spain	-0.171***	0.084***	-0.168***	0.083***
Italy	-0.237***	0.077***	-0.232***	0.073***
France	-0.094**	0.061***	-0.117***	0.074***
Denmark	0.329***	-0.077***	0.304***	-0.065***
Switzerland	0.064*	-0.018	0.053	-0.014
Belgium	-0.080*	0.035*	-0.083*	0.039*
Israel	-0.127***	0.062***	-0.130***	0.064***
Czech Republic	-0.147***	0.047**	-0.147***	0.046**
Luxembourg	-0.057*	0.028*	-0.064*	0.032*
Slovenia	-0.134***	0.064***	-0.120***	0.055***
Estonia	-0.365***	0.255***	-0.362***	0.255***
Observations	6045	6045	6045	6045
Adjusted/Pseudo R-squared	0.133	0.308	0.127	0.286

Note: Standardized beta coefficients. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table A6. Full regression results used for Table 4 (Working individuals only)

	Work-disability		Disability benefit	
	SOL One	SOL Two	SOL One	SOL Two
Income (log)	0.650***	-0.238***	0.656***	-0.242***
Work-disability	-0.205***	0.112***		
Disability benefits			-0.097***	0.053***
Age	0.172***	-0.048***	0.170***	-0.047***
Secondary education	0.239***	-0.084***	0.248***	-0.089***
Number of children	-0.205***	0.094***	-0.205***	0.095***
Owns their home	0.275***	-0.133***	0.278***	-0.136***
Austria	0.000	0.000	0.000	0.000
Germany	-0.169***	0.071***	-0.182***	0.077***
Sweden	0.113***	-0.007	0.126***	-0.015
Netherlands	-0.041	0.006	-0.039	0.005
Spain	-0.348***	0.121***	-0.338***	0.116***
Italy	-0.481***	0.134***	-0.468***	0.128***
France	-0.228***	0.099***	-0.226***	0.098***
Denmark	0.296***	-0.013	0.286***	-0.010
Switzerland	-0.076*	0.044***	-0.072*	0.041***
Belgium	-0.155***	0.064***	-0.146***	0.059***
Israel	-0.231***	0.090***	-0.225***	0.087***
Czech Republic	-0.249***	0.064***	-0.241***	0.059***
Luxembourg	-0.109***	0.049***	-0.109***	0.049***
Slovenia	-0.262***	0.064***	-0.258***	0.062***
Estonia	-0.511***	0.301***	-0.498***	0.296***
Observations	12994	12994	12994	12994
Adjusted/Pseudo R-squared	0.137	0.139	0.134	0.140

Note: Standardized beta coefficients. * p<0.05, ** p<0.01, *** p<0.001.

Table A7. Full regression results for severity Table 3.

	SOL One	SOL Two
Income (log)	0.681***	-0.278***
1 st health quintile (the best health)	0.000	0.000
2 nd health quintile	-0.056***	0.030***
3 rd health quintile	-0.110***	0.050***
4 th health quintile	-0.251***	0.120***
5 th health quintile	-0.405***	0.241***
Age	0.177***	-0.068***
Secondary education	0.220***	-0.067***
Number of children	-0.167***	0.097***
Owens their home	0.305***	-0.168***
Austria	0.000	0.000
Germany	-0.107***	0.048***
Sweden	0.087***	-0.010
Netherlands	-0.036*	0.001
Spain	-0.322***	0.126***
Italy	-0.417***	0.126***
France	-0.182***	0.072***
Denmark	0.253***	-0.019*
Switzerland	-0.067***	0.037***
Belgium	-0.132***	0.047***
Israel	-0.210***	0.070***
Czech Republic	-0.217***	0.053***
Luxembourg	-0.086***	0.035***
Slovenia	-0.294***	0.074***
Estonia	-0.422***	0.253***
Observations	22990	22990
Adjusted/Pseudo R-squared	.155	.335

Note: Standardized beta coefficients. * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table A8. Extra cost estimates by country and disability category (SOL Two)

	Work-disability (%)	Disability Benefit (%)	Observations
Austria	-71	-29	1,503
Germany	-42	-15	2,462
Sweden	-75	-83	1,323
Netherlands	-129	-56	1,491
Spain	-66	-34	1,970
Italy	-65	-25	1,502
France	-45	-10	1,715
Denmark	-67	-33	1,756
Switzerland	-125	-53	1,162
Belgium	-79	-54	2,392
Israel	-62	-34	385
Czech Republic	-86	-24	1,551
Luxembourg	-81	-32	770
Slovenia	-52	-38	1,117
Estonia	-77	-46	1,891

Note: Calculations are based on estimation approach used in Table 4 for each country separately using SOL Two. All models control for age, secondary education, number of children, and home ownership.

Table A9. Extra costs estimate by welfare state regime (SOL Two)

			Income (log)	Disability	Observations
Social Democratic	Work-Disabled	-68%	-0.251	0.172	3079
	Disability Benefit	-71%	-0.258	0.184	3079
Corporatist	Work-Disabled	-63%	-0.293	0.185	11495
	Disability Benefit	-37%	-0.309	0.114	11495
Mediterranean	Work-Disabled	-66%	-0.248	0.165	3857
	Disability Benefit	-38%	-0.255	0.097	3857
Eastern European	Work-Disabled	-80%	-0.258	0.206	4559
	Disability Benefit	-55%	-0.270	0.149	4559

Note: Calculations are based on the approach used in Table 4 for each country separately using SOL One. All models control for age, secondary education, number of children, and home ownership. Social Democratic = Sweden and Denmark; Conservative Regimes = Austria, Germany, the Netherlands, Switzerland, Belgium, and Luxembourg; Mediterranean regimes = Spain, Italy, Israel, and France; Eastern European welfare state regimes = Poland, Estonia, and Slovenia. Israel is considered a Mediterranean regime as following Gal (2010).