

## Down (Under) in the Dumps: Incidence and Impact of Clinical Depression in Australia

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### Abstract:

In most western cultures, the incidence of clinical depression is a difficult social issue to deal with. As the causes for depression are often difficult to identify, an empirical analysis with rich family and job information will allow more insight into this complex issue. Using three waves of the Australian household panel survey HILDA, detailed information concerning not only overall life satisfaction but also depression is employed to identify the incidence and determinants of depression in Australia. The HILDA identifies symptoms of clinical depression separate from life satisfaction, allowing one to quantify the association between the two measures of well-being. In addition to standard controls, this paper examines triggers of depression, such as shocks to oneself or family members with respect to income, labour market status (firing, promotion), health (injury, death), and family status (i.e. separation, divorce, birth). Due to the panel nature of the micro data, a clear separation of individual unobserved heterogeneity and exogenous variables in the model can be made. This analysis identifies financial worsening, marital separation, death of spouse or child, being a victim of crime or violence as being the significant triggers for depression. Depression itself, as defined by being in the lowest 5% of the mental health distribution greatly reduces life satisfaction by as much as 0.5%-points on 0 to 10 scale. This is equivalent to negating any positive benefit of marriage on life satisfaction.

JEL: I12, I31, J12

Keywords: Incidence of Mental Illness, Clinical Depression, Life Satisfaction

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<sup>1</sup> The author wishes to thank Dr. William Paul DeNew (ret.) at Brantford General Hospital, Mental Health Ward in Brantford, Ontario, Canada, for his help and comments concerning the background research into depression.

**“He knew what the *dementor* must have done. It had administered its fatal kiss... It had sucked his soul out through his mouth. He was worse than dead.”**  
- J.K. Rowling (2000) “Harry Potter and the Goblet of Fire”, p. 703

## ***Introduction***

It is generally estimated that in North America around one in ten suffer from some form of depression, with women twice as susceptible to depression as men. According to the Royal Australian and New Zealand College of Psychiatry in 2005, some 20% of Australians suffer from mental illness requiring medical treatment, whereby many fail to attain the medical help necessary<sup>2</sup>. RANZCP (2005) states that approximately 7% Australians suffer from depression. As usually experienced, depression is a painfully sad feeling over a longer period of time, such as worthlessness, feelings of suicide, loss of appetite, tiredness. Most common forms of depression include: *major depression* (prolonged depression) *dysthymia* (lesser form of major depression), *bipolar disorder* (manic-depressive), *cyclothymia* (longer cycles of depression than bipolar), *seasonal affective disorder* (depression typically onsetting in winter)<sup>3</sup>.

Post-partum depression experienced by women after child-birth occurs when the new mothers, because of birth-related hormonal imbalances; distance themselves from their new babies/families. Post-partum depression can easily lead to post-partum psychosis if left untreated such that mothers even inflict physical/psychological injury to their babies. More recently, the actress Brooke Shields (2005) recounts her struggles with post-partum depression and experiences with anti-depressant medication. Unfortunately this was received by some members of the public with scorn reflecting the general stigma associated with the illness<sup>4</sup>. However Beck et al. (2005) find that the use of medical antidepressants in Canada has increased “substantially” since the early 1990s, with these medicines also being prescribed for illness other than depression.

According to RANZCP (2005), the chances of illness recurrence are relatively high: around 40% within a year of the initial bout. The AIHW (2004) lists “F32: Depressive Episode” as one of the top 30 diagnoses in the public and private hospital system, responsible for more than 52,000 hospitalizations in 2002, with an average length of stay around 5-10 days in general hospitals and 40 days in specialized psychiatric hospitals. For females, depression ranked 11 in the top 30 reasons for hospitalizations (some 33,000), on par with “I20: Angina Pectoris”. Figure 1, based on statistics from AIHW (2004), reports that females aged 25-54 are the hardest affected. For men, the statistic is not available as depression did not enter into the top 30 diagnoses. Hu (2004) suggests that the total cost of depression in Australia for 1997-98 be estimated at US\$1.8 billion, with only 22% being direct costs.

Despite the devastating effects on the ability to perform at the workplace, on personal relationships, and indeed general happiness with life, depression evidently continues to be stigmatized in western society. There is no stigma involved with a broken arm or a heart condition, yet with clinical depression there indeed is the notion that the person himself is somehow responsible for the illness and that if the person would only just “get out a bit more” or “get over it”, things would change. Unfortunately, persons afflicted with this illness cannot generally change things themselves. There is increasing evidence to show that depression is

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<sup>2</sup> See <http://www.ranzcp.org/>.

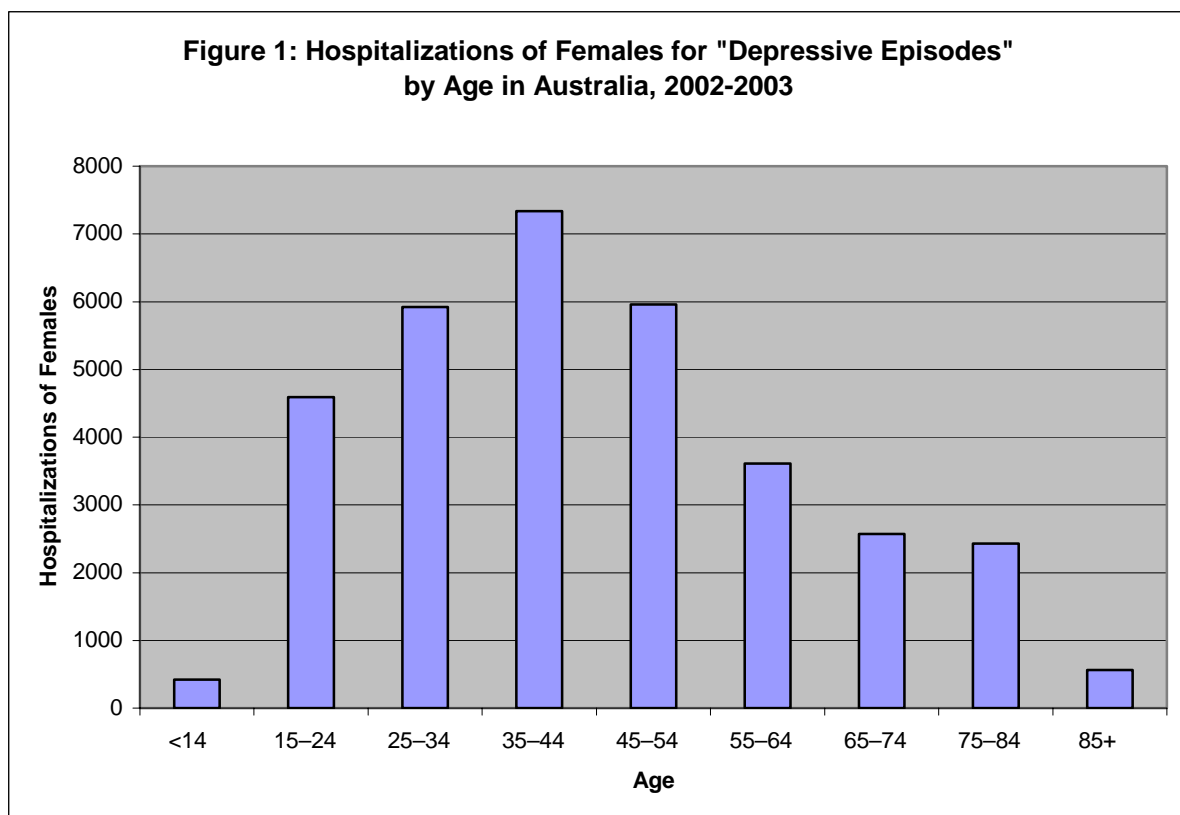
<sup>3</sup> See [http://www.healthyplace.com/Communities/Depression/living/bulletin\\_board.asp](http://www.healthyplace.com/Communities/Depression/living/bulletin_board.asp) for “real life” examples.

<sup>4</sup> See “What Tom Cruise doesn’t know about oestrogen” by Brooke Shields, International Herald Tribune, July 2, 2005.

not caused by events but rather perhaps triggered by them, activating a latent predisposition to depression, often surprising the unsuspecting patient.

Treatment of depression in recent years has become quite advanced and effective. The prognosis with treatment is excellent whereas without treatment, devastating. The intensity of symptoms and the frequency of episodes often are significantly reduced. Many people recover completely<sup>5</sup>. Treatment of depression in Australia is not however costless on the margin to the patient and varies from state to state. As of June 2005, the RANZCP (2005) states that a typical appointment with a psychiatrist costs up to A\$140, however Medicare covers between 75% and 85% of the up-front cash costs.

Using a large sample household panel of Australian respondents (the Household Income and Labour Dynamics of Australia), this paper analyses the incidence of depression in Australia and provides estimates of the impact of depression.



## **Background Literature**

Clinical medical research has made very large advances in recent years regarding depression and mental health in general. Here we can lay the groundwork using these results. As there are strong cultural similarities between Australia and the U.K, U.S.A. and Canada, we can learn also from empirical research outside of Australia and can apply these findings directly to Australia.

<sup>5</sup> See <http://www.intellihelath.com> and click on „Major Depression“

Fogel and Ford (2005) found that there are cultural and gender differences in the extent to which persons afflicted with depression experienced social stigma associated with their illness, especially for Asian males in the United States. Clearly depression has not been treated by society as “just another disease”. Lai (2004) found that roughly 25% of elderly Chinese immigrants to Canada had experienced some form of depression, with the probability of depression increasing with more traditional Chinese cultural values.

In general stigma is an ever-present problem in dealing with depression. This is perhaps not surprising, as Lawson and Fouts (2004) have found. They examined references to mental illness in Disney children’s films and found a consistent “denigration of the victims of mental illness”. Some 21% of the principal characters were considered to be mentally ill. They conclude that there are important implications for “child viewers in terms of their potentially learning prejudicial attitudes and distancing behaviours toward individuals perceived as being mentally ill”. Should this be the case, this will of course follow the children throughout their lives.

In a best-selling book, the actress Brooke Shields (2005) recounts her struggles with post-partum depression and experiences with anti-depressant medication. She was fortunate in that she received medication after giving birth. However should depression *during* pregnancy occur, then women often are afraid to risk injuring the developing unborn child and refuse medication. Bonari et al. (2004) outline the risks of depression during and after pregnancy. Depression during pregnancy, if not treated, can lead to substantially increased post-partum depression. Medicinal anti-depressant treatment even during pregnancy is preferred to no treatment.

Kendler et al (1994) find evidence for hereditary influences when examining depression incidence amongst identical and fraternal twins, with no evidence of environmental factors playing a role in the transmission of depression from parents to children. Thompson et al. (2001) find even pre-birth effects of foetal history and (low) birth weight as being important factors contributing to depression onset later in life, especially for men. Cooper (2001) reports on the nature vs. nurture debate and their interaction. He points towards specific gene predispositions being associated with depression.

The first step in depression relief is of course diagnosis and treatment. There is a plethora of medical results examining the effectiveness of medication and treatment for various sub-groups. Of relevance to Aboriginal peoples in Australia, for example Thommasen et al. (2005) find that in examining remote areas, Aboriginal and Non-Aboriginal persons in Western Canada have similar rates of depression and use of prescribed depressants. Women were found to have higher rates compared to men. Examining the age dimension, Mitchell and Subramaniam (2005) find that response and remission rates to psychiatric drugs are not sufficiently different between old-age depression and middle-age depression to be clinically significant. Their study stresses the importance of assessing factors related to patient age and not just to age itself in evaluations of risk factors for poor prognosis, i.e. identifying the causal determinants.

Kessler and Frank (1997) show that psychiatric disorders are responsible for millions of lost work days per year in the US amounting to some \$US 17 billion lost productivity due to depression alone. The disruptive role of mental disorders in the labour market is documented for Australia by Lim et al (2000). They found that depression, anxiety disorder and personality disorders were predictors of work impairment (lost work days). Some 20 million work days (cut back days) are lost annually in Australia amounting to \$US 1.4 billion per

year. Most affected persons in full-time employment go largely untreated. They conclude, “if employers were more aware of the economic consequences of the impact of mental disorders on their employees, the work place could provide an ideal setting for mental health promotion and [illness] prevention.”

### ***Empirical Application***

This paper examines the incidence and impact of depression using the Household Income and Labour Dynamics of Australia (HILDA)<sup>6</sup>, which collects information about economic and subjective well-being, labour market dynamics and family dynamics of Australian residents. In 2001, the first wave of the yearly panel consisted of more than 7500 households and 19,000 individuals. See Watson and Wooden (2004a/b) and Haisken-DeNew (2001) for more details on HILDA panel data. The first three waves of the HILDA are used in this analysis.

These symptom-related questions follow several of the major components of the Hamilton Rating Scale for Depression, described in Hedlund and Vieweg (1979), and regarded as the “gold standard” in diagnosing clinical depression. The reliability and repeatability of this standard has however been called into question by Bagby et al (2004). There is indeed an indicator for the mental health component of the SF36 as outlined by Butterworth and Crosier (2004), available directly in the HILDA.

The SF36 is bounded by 0 and 100, with 100 being “perfect” mental health. However, in order to facilitate comparisons across and allowing for interpretation, the SF36 has been transformed into a variable containing 1000 quantiles (one tenth of 1%). Thus when examining “impacts” on mental health, one can think of how many quantiles one might shift, given an exogenous change, such as “Death of a child or spouse”. Figure 2 illustrates the mapping of the SF36 to the quantile distribution.

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<sup>6</sup> See the HILDA homepage at <http://www.melbourneinstitute.com/hilda/>

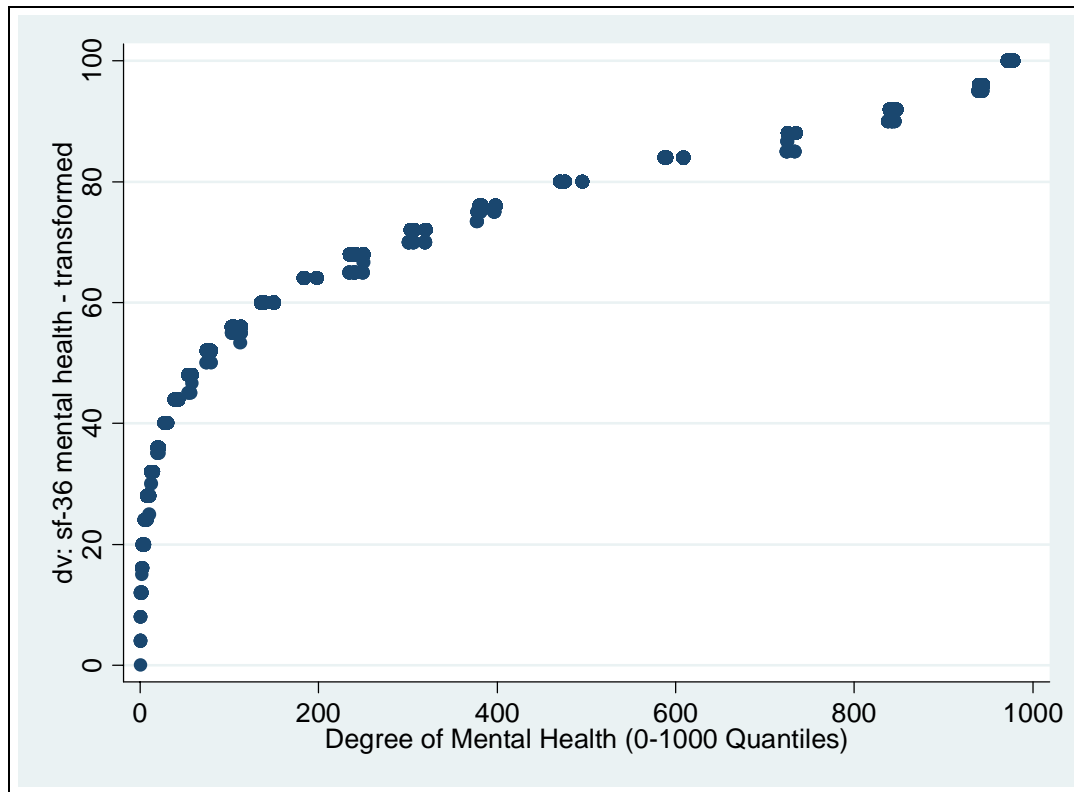


Figure 2: SF36 and the „Degree of Mental Health“

The determinants of depression used in this analysis include indicators for gender, age, birth order, family instability as a young child, current marital status, existence of a long-term health problem, equivalent household income (equivalized by square root of numbers of persons in household), household size and a series of “trigger events” or life events in the last 12 months. These include: (a) married, (b) separation, (c) marital reconciliation, (d) pregnancy, (e) gaining family, (f) injury to self, (g) injury to relative/family, (h) death of spouse/child, (i) death of other relative, (j) death of friend, (k) victim of violence, (l) victim of property crime, (m) jailed, (n) family member jailed, (o) retired, (p) fired, (q) changed jobs, (r) promoted, (s) financial improvement, (t) financial worsening, (u) moved house.

The analysis examines two stages: correlates of depression incidence, and impact on life satisfaction as an indicator of overall general utility.

### (a) Incidence of Depression

Table 1a summarizes the SF36 score by various explanatory variables (bivariate). Table 1b reports the same information for the transformed quantile distribution. Table 1c examines the bivariate probability of being in the bottom quintile (20%) of the mental health distribution, separated by males and females.

The HILDA confirms the stylized fact that women suffer from depression more than men. According to Table 1b, men on average are at the 48%-tile of the mental health distribution, whereas women are slightly lower at the 44%-tile. Table 1c confirms this by showing that the probability of being “depressed” (i.e. in the lowest 20% of the mental health distribution) is

27%, whereas for men it is only 21%. Long-term health problems (potentially could include depression as well) are especially problematic for women: the 13% of women experiencing this, have a probability of 42% of being depressed, whereas the 87% of women not experiencing the health problems have a highly reduced probability at 25%.

Presumably one of the worst events to experience is the death of a spouse or a child in the family. For both women and men, the probability of depression is double with the occurrence of such a tragedy (58% and 40% respectively) whereas women are particularly affected. Equally as powerful is the impact of a large financial worsening: Men and women more than double their likelihood of depression (57% women, 49% men).

Table 2a summarizes the multivariate analysis, examining the probability of falling in the left end of the mental health distribution at various cut-points (5%, 10%, 20%, 50%=median). Thus the coefficients can be interpreted as the percentage point change in the probability of being “depressed” (according to the various definitions of “depression”). Positive coefficients indicate increases in the probability of depression.

At all distribution cut-points, men are less likely to be considered depressed. Similar in magnitude, those currently married have a reduced probability (4.6%). However, those having just married receive an increased probability of depression of up to 6-8%. This is perhaps due to the circumstances of the marriage or additional stress of dealing with “family issues”. Further, upon separation (in column [3] in the lower 20%-tile) more than doubles the positive effect of marriage in the negative direction (11.4%). Contrary to the medical evidence of post-partum depression, new-borns are not associated with depression on average.

As suggested by the bivariate analysis, the death of a child or spouse and a significant “financial worsening” increases the probability of depression in column [3] by 20%. Increase household income significantly decreases the probability of depression, except for the lowest cut-point level of 5%, where the coefficient is insignificant.

The entire distribution of the mental health indicator is now examined. In Table 2b, the results of quantile regression at the cut-points 5%, 10%, 20%, 50%, 70%, 80%, 90%, 95% of the mental health distribution are displayed. Here it is possible to identify varying effects over the distribution as opposed to a single average effect.

The marriage premium seems to benefit most those persons in center-left part of the mental health distribution (up to 70%-ile) with effects of +5%-points at the 50%-tile. Those persons at the highest levels of mental health do not benefit from marriage: indeed at the 95%-tile, marriage is weakly negative. Income is positive and significant in the center-left (10% to 70%-tile) portion of the distribution.

Triggers such as death of a friend are particularly detrimental to those most depressed (lowest 20%) reducing the mental health index by up to 4%-points. Death of a child or spouse is devastating at all portions of the distribution. However for somebody at the lowest 5%-tile, a “death of a child or spouse” combined with a “financial worsening” reduces them to near zero on the mental health scale ( $86.9 - 40.5 - 36.8 = 9.6$ ). Financial worsening in general is particularly problematic for the top half of the mental health distribution (-24%-points for those at the 90%-tile), however with the caveat, that although they “fall” further, they have a much larger “buffer” compared to those in the left tail of the distribution.

Being a victim of violence or property crime seems to affect those most mentally healthy much more than those on the left tail of the distribution. Those persons at the 90%-tile of the mental health distribution who become victims of violence, fall around 10%-points. Those at the 95%-tile of the mental health distribution who become victims of property crime, have around 6%-points lower mental health.

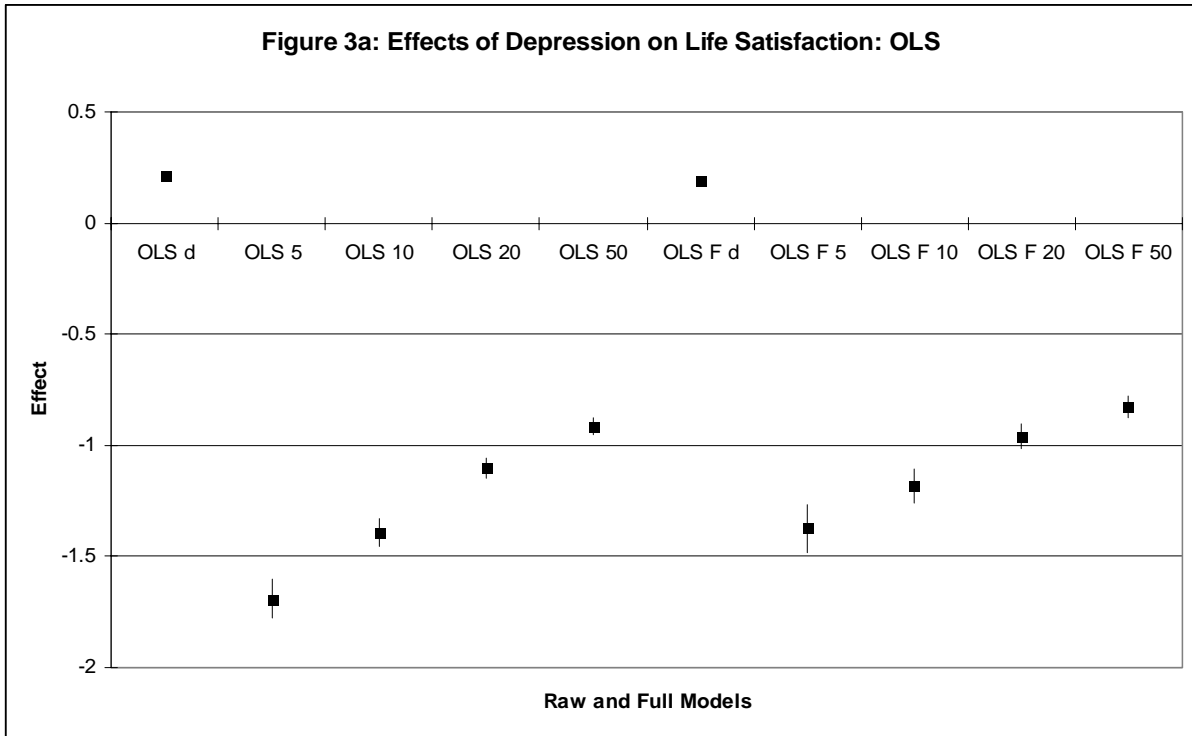
## **(b) Impact on Life Satisfaction**

Illustrating the impact of clinical depression on quantifiable outcomes is of interest in order to draw attention to this illness. Frijters, Haisken-DeNew and Shields (2004a, 2004b, 2005) provide an overview of the literature and an application to Germany with respect to general life and health satisfaction. General life satisfaction is most often interpreted in the literature as an indicator of overall utility or wellbeing. Table 1d provides bivariate summary statistics for life satisfaction. Table 3a summarizes pooled OLS regression results from a life satisfaction analysis. Respondents are asked to provide information as to their general satisfaction with life on a scale from 0 (low) to 10 (high). One would expect that depression would have a substantial negative effect on life satisfaction, even controlling for state and shock variables.

To explore the about of variation in the data, mental health is measured as a cardinal continuous variable in column [1] on a scale of 0 to 1000 (quantiles). Thus a positive coefficient is an increase in life satisfaction. Indeed in the pooled OLS regression of column [1] one finds a positive coefficient of 0.002. Thus a 1%-point increase in the mental health measure corresponds to a 0.02 increase in life satisfaction. Jumping from say the 50%-tile (median) mental health quantile to the 60%-tile would increase general life satisfaction by 0.2 points on the 0 to 10 scale. This is two-thirds of the premium for being married (0.31), so this is a substantial effect. Having “just married” increases the marriage premium another 0.26. This is almost directly offset in magnitude upon separation (-0.28).

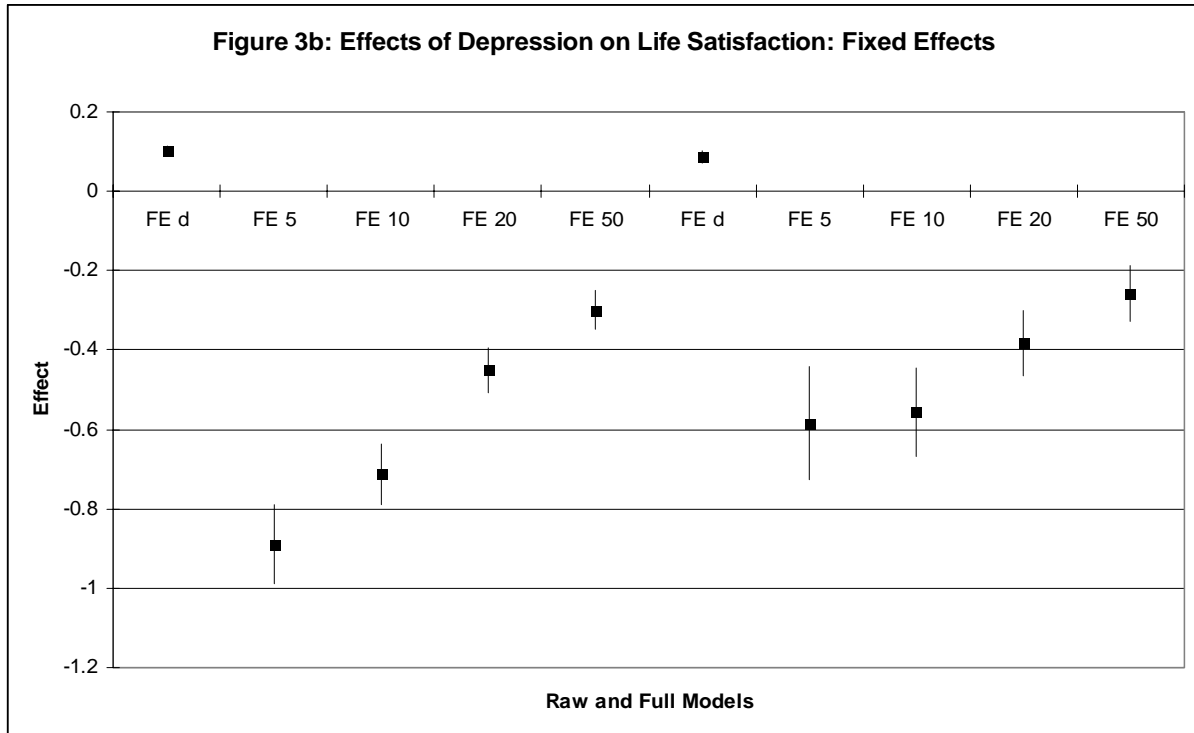
Significant positive effects are found for income, albeit very small. In addition, a recent “financial improvement” increases life satisfaction by 0.17 points. However financial matters are not symmetric: a negative shock resulting in a “financial worsening” reduces life satisfaction by 0.6, more than 3 times the magnitude of “financial improvement”. Large negative impacts such as “death of spouse/child” (-0.24) “victim of violence” (-0.28) and “victim of property crime” (-0.19) are similar in magnitude to separation.





However, to quantify the effect of depression, the distribution of the mental health indicator has been taken and variables for the lowest 5%-tile, 10%-tile, 20%-tile and 50%-tile created. Thus one can compare the impact of being on the left tail of the mental health distribution. The “worst off” being at the lowest 5% of the mental health distribution have a very large negative impact of -1.4. Thus those most depressed have on average 1.4 points lower satisfaction on a scale of 0 to 10 than those in the upper 95% of the mental health distribution. This is a very large effect. Examining the lower 10%, this drops slightly to -1.2; for the lower 20% even further to -1.0. Being depressed clearly dominates all other effects and impacts. This is approximately 4 times the magnitude of “death of spouse/child”. Figure 3a summarizes these results. The “raw models” contain no other regressors other than degree of mental health or depression. The “full models” contain all the above mentioned controls.

However, it could be that persons who are depressed also have other “bad” characteristics not observed in the data. This unobserved heterogeneity can be addressed by fixed effects (within) regression. Here only time varying factors can be used to identify affects. When examining the same models augmented with person-specific fixed effects, one finds that the overall impact of mental health is reduced to approximately half of the OLS effect. Figure 3b summarizes these results.



This provides evidence of depressed persons having negative unobserved characteristics. The lowest 5% of the mental health distribution (i.e. the most depressed) have an effect of -0.59. This is slightly larger in magnitude compared to the marriage premium of 0.48. Most of the “trigger events” are no longer significant. Positive trigger events are pregnancy (around 0.16) and moving house (0.1). The impact of being injured in some manner is steady at about -0.15.

## Conclusions

Analyzing the Australian household panel HILDA, this paper has found *prima facie* evidence for contributing factors for the incidence of depression. Financial worsening, marital separation, death of spouse or child, being female, victims of crime or violence are identified as factors increasing the probability of depression. Marriage provides a stabilizing effect, except when marriages dissolve into separation producing a negative shock of up to double the positive marriage premium.

In examining life satisfaction, there is a clear negative impact of depression on wellbeing. The effects are significant and large, which should provide food for thought in future research. Even controlling for standard explanatory variables and unobserved heterogeneity, depression is identified to have a very large and significant on life satisfaction. Being in the lowest 5% of the mental health distribution reduces life satisfaction by almost 0.6%-points on a scale of 0 to 10. To compare magnitudes, this effect more than offsets any benefits accrued to being married.

Indeed, expanding this analysis to examining the impact of depression on labour market outcomes such as income, hours worked, promotions etc is expected to be quite promising.

Seeing as women systematically experience depression around twice as often as men, more research should be devoted in the future to explaining this phenomenon.

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Table 1a: Summary Statistics of <dv: sf-36 mental health - transformed> by <Year of Wave>

|  | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
|--|---------|---------------|---------------|---------------|---------------|
| <b>dv: sf-36 mental health - transformed</b> |         | 74.93 [16.07] | 75.42 [15.66] | 75.51 [15.68] | 75.28 [15.81] |
| BY: Male                                     | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.4746  | 73.66 [16.43] | 73.88 [16.17] | 74.11 [16.19] | 73.88 [16.27] |
| [1] Yes                                      | 0.5254  | 76.07 [15.65] | 76.85 [15.03] | 76.76 [15.10] | 76.55 [15.27] |
| BY: Eldest Sibling in Family                 | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.6818  | 74.87 [16.10] | 75.19 [15.74] | 75.39 [15.71] | 75.14 [15.86] |
| [1] Yes                                      | 0.3182  | 75.07 [16.01] | 75.88 [15.49] | 75.77 [15.62] | 75.59 [15.70] |
| BY: Family Instability as Child              | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.8352  | 75.30 [15.81] | 75.80 [15.49] | 75.62 [15.74] | 75.57 [15.68] |
| [1] Yes                                      | 0.1648  | 73.01 [17.25] | 73.50 [16.39] | 74.95 [15.36] | 73.83 [16.36] |
| BY: Quantile (3) Age                         | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [1] Quantile: 1 of 3                         | 0.3435  | 73.54 [16.05] | 74.35 [15.64] | 74.87 [15.27] | 74.24 [15.67] |
| [2] Quantile: 2 of 3                         | 0.3382  | 74.19 [16.55] | 74.76 [15.68] | 74.93 [15.85] | 74.63 [16.03] |
| [3] Quantile: 3 of 3                         | 0.3183  | 77.25 [15.32] | 77.19 [15.52] | 76.87 [15.86] | 77.11 [15.56] |
| BY: Married                                  | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.3524  | 72.29 [16.96] | 73.68 [16.46] | 73.71 [16.29] | 73.22 [16.58] |
| [1] Yes                                      | 0.6476  | 76.35 [15.39] | 76.35 [15.14] | 76.53 [15.23] | 76.41 [15.25] |
| BY: Long term health problem                 | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.8671  | 75.73 [15.50] | 76.10 [15.23] | 76.49 [14.99] | 76.10 [15.25] |
| [1] Yes                                      | 0.1329  | 69.67 [18.59] | 69.73 [17.93] | 70.39 [18.03] | 69.97 [18.19] |
| BY: Quantile (3) Equivalent Gross HH Income  | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [1] Quantile: 1 of 3                         | 0.3335  | 73.38 [16.86] | 74.25 [16.43] | 74.19 [16.39] | 73.94 [16.56] |
| [2] Quantile: 2 of 3                         | 0.3333  | 75.23 [16.30] | 75.65 [15.78] | 75.55 [15.93] | 75.47 [16.00] |
| [3] Quantile: 3 of 3                         | 0.3332  | 76.18 [14.87] | 76.37 [14.66] | 76.80 [14.56] | 76.45 [14.70] |
| BY: Quantile (3) Number Persons in Household | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [1] Quantile: 1 of 3                         | 0.4167  | 75.08 [16.14] | 75.64 [15.74] | 75.51 [15.55] | 75.41 [15.81] |
| [2] Quantile: 2 of 3                         | 0.4381  | 74.80 [15.91] | 74.97 [15.71] | 75.39 [15.82] | 75.05 [15.82] |
| [3] Quantile: 3 of 3                         | 0.1452  | 74.92 [16.38] | 76.10 [15.25] | 75.91 [15.62] | 75.63 [15.77] |
| BY: b16e Trigger-gained family               | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9657  | -/-           | 75.39 [15.69] | 75.41 [15.75] | 75.40 [15.72] |
| [1] Yes                                      | 0.0343  | -/-           | 76.44 [14.71] | 78.21 [13.30] | 77.38 [13.99] |
| BY: b16f Trigger-death of friend             | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9177  | -/-           | 75.56 [15.54] | 75.70 [15.45] | 75.63 [15.49] |
| [1] Yes                                      | 0.0823  | -/-           | 73.89 [16.86] | 73.30 [17.99] | 73.60 [17.41] |
| BY: b16i Trigger-death of other rel          | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.8962  | -/-           | 75.55 [15.58] | 75.66 [15.58] | 75.61 [15.58] |
| [1] Yes                                      | 0.1038  | -/-           | 74.44 [16.27] | 74.08 [16.47] | 74.27 [16.36] |
| BY: b16h Trigger-death of spouse/child       | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9941  | -/-           | 75.47 [15.61] | 75.59 [15.60] | 75.53 [15.61] |
| [1] Yes                                      | 0.0059  | -/-           | 68.46 [21.48] | 60.74 [21.59] | 64.81 [21.73] |
| BY: b16s Trigger-financial improvement       | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9609  | -/-           | 75.44 [15.62] | 75.47 [15.73] | 75.46 [15.68] |
| [1] Yes                                      | 0.0391  | -/-           | 74.93 [16.60] | 76.50 [14.17] | 75.68 [15.48] |
| BY: b16t Trigger-financial worsening         | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9763  | -/-           | 75.76 [15.36] | 75.84 [15.43] | 75.80 [15.39] |
| [1] Yes                                      | 0.0237  | -/-           | 61.18 [20.80] | 62.24 [19.52] | 61.72 [20.13] |
| BY: b16p Trigger-fired                       | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.967   | -/-           | 75.49 [15.60] | 75.64 [15.58] | 75.57 [15.59] |
| [1] Yes                                      | 0.033   | -/-           | 73.60 [17.05] | 71.09 [18.13] | 72.50 [17.55] |
| BY: b16g Trigger-injury torel/family         | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.8219  | -/-           | 75.81 [15.50] | 76.01 [15.46] | 75.91 [15.48] |
| [1] Yes                                      | 0.1781  | -/-           | 73.54 [16.30] | 73.30 [16.43] | 73.41 [16.37] |
| BY: b16f Trigger-injury to self              | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9362  | -/-           | 75.74 [15.47] | 75.98 [15.41] | 75.86 [15.44] |
| [1] Yes                                      | 0.0638  | -/-           | 70.44 [17.62] | 69.06 [17.85] | 69.71 [17.74] |
| BY: b16n Trigger-family member jailed        | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9902  | -/-           | 75.48 [15.65] | 75.54 [15.65] | 75.51 [15.65] |
| [1] Yes                                      | 0.0098  | -/-           | 68.72 [15.72] | 73.05 [17.86] | 71.18 [17.03] |
| BY: b16m Trigger-jailed                      | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9984  | -/-           | 75.44 [15.64] | 75.51 [15.68] | 75.47 [15.66] |
| [1] Yes                                      | 0.0016  | -/-           | 66.22 [24.20] | 74.48 [13.41] | 70.21 [19.61] |
| BY: b16q Trigger-changed jobs                | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.8124  | -/-           | 75.82 [15.42] | 75.79 [15.57] | 75.80 [15.49] |
| [1] Yes                                      | 0.1876  | -/-           | 73.61 [16.60] | 74.37 [16.07] | 74.00 [16.33] |
| BY: b16a Trigger-married                     | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9732  | -/-           | 75.49 [15.69] | 75.56 [15.69] | 75.53 [15.69] |
| [1] Yes                                      | 0.0268  | -/-           | 73.12 [14.52] | 73.54 [15.09] | 73.32 [14.77] |
| BY: b16u Trigger-moved                       | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.8178  | -/-           | 75.75 [15.54] | 75.84 [15.56] | 75.80 [15.55] |
| [1] Yes                                      | 0.1822  | -/-           | 73.92 [16.13] | 74.05 [16.13] | 73.99 [16.13] |
| BY: b16l Trigger-victim of property crime    | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9256  | -/-           | 75.66 [15.63] | 75.75 [15.66] | 75.70 [15.64] |
| [1] Yes                                      | 0.0744  | -/-           | 72.54 [15.78] | 72.57 [15.68] | 72.56 [15.72] |
| BY: b16d Trigger-pregnancy                   | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9451  | -/-           | 75.35 [15.70] | 75.43 [15.74] | 75.39 [15.72] |
| [1] Yes                                      | 0.0549  | -/-           | 76.59 [14.93] | 77.15 [14.42] | 76.84 [14.69] |
| BY: b16r Trigger-promoted                    | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.8962  | -/-           | 75.43 [15.67] | 75.47 [15.73] | 75.45 [15.70] |
| [1] Yes                                      | 0.1038  | -/-           | 75.33 [15.59] | 75.87 [15.28] | 75.61 [15.43] |
| BY: b16c Trigger-reconcilled                 | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9874  | -/-           | 75.53 [15.60] | 75.63 [15.60] | 75.58 [15.60] |
| [1] Yes                                      | 0.0126  | -/-           | 67.71 [18.14] | 65.35 [18.52] | 66.61 [18.30] |
| BY: b16o Trigger-retired                     | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9955  | -/-           | 75.43 [15.64] | 75.50 [15.67] | 75.47 [15.66] |
| [1] Yes                                      | 0.0045  | -/-           | 72.96 [19.05] | 78.47 [17.36] | 75.56 [18.30] |
| BY: b16b Trigger-separated                   | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9546  | -/-           | 75.85 [15.32] | 75.90 [15.40] | 75.88 [15.36] |
| [1] Yes                                      | 0.0454  | -/-           | 66.70 [19.54] | 67.06 [18.90] | 66.88 [19.22] |
| BY: b16k Trigger-victim of violence          | [Share] | [2001]        | [2002]        | [2003]        | [All]         |
| [0] No                                       | 0.9835  | -/-           | 75.58 [15.56] | 75.60 [15.61] | 75.59 [15.58] |
| [1] Yes                                      | 0.0165  | -/-           | 66.69 [18.80] | 69.60 [18.88] | 68.07 [18.84] |

Means with standard deviations in parentheses.  
Weighted by: <dv: enumerated person weights>

Table 1b: Summary Statistics of <Degree of Mental Health (0-1000 Quantiles)> by <Year of Wave>

| Degree of Mental Health (0-1000 Quantiles)   | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
|--|---------|-----------------|-----------------|-----------------|-----------------|
|  |         | 462.41 [278.99] | 458.11 [277.32] | 460.41 [277.29] | 460.33 [277.87] |
| BY: Male                                     | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.4746  | 439.84 [277.73] | 430.90 [275.63] | 436.04 [276.44] | 435.60 [276.59] |
| [1] Yes                                      | 0.5254  | 482.60 [278.62] | 483.33 [276.55] | 482.08 [276.30] | 482.66 [277.14] |
| BY: Eldest Sibling in Family                 | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.6818  | 461.07 [278.76] | 453.56 [276.70] | 457.85 [277.06] | 457.58 [277.53] |
| [1] Yes                                      | 0.3182  | 465.56 [279.58] | 467.21 [278.40] | 465.80 [277.77] | 466.21 [278.52] |
| BY: Family Instability as Child              | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.8352  | 468.34 [278.18] | 464.85 [276.66] | 463.38 [277.73] | 465.55 [277.52] |
| [1] Yes                                      | 0.1648  | 431.98 [281.31] | 423.49 [278.26] | 445.76 [274.78] | 433.87 [278.18] |
| BY: Quantile (3) Age                         | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [1] Quantile: 1 of 3                         | 0.3435  | 433.50 [273.00] | 434.26 [271.87] | 442.75 [269.68] | 436.81 [271.53] |
| [2] Quantile: 2 of 3                         | 0.3382  | 452.02 [278.43] | 444.51 [269.87] | 449.24 [276.83] | 448.62 [275.09] |
| [3] Quantile: 3 of 3                         | 0.3183  | 505.40 [281.10] | 496.24 [286.28] | 492.60 [283.51] | 498.15 [283.66] |
| BY: Married                                  | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.3524  | 416.33 [276.55] | 428.47 [282.55] | 428.09 [278.24] | 424.26 [279.10] |
| [1] Yes                                      | 0.6476  | 487.17 [277.19] | 473.83 [273.24] | 478.69 [275.12] | 479.95 [275.23] |
| BY: Long term health problem                 | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.8671  | 474.16 [276.81] | 468.49 [275.38] | 475.33 [273.66] | 472.61 [275.32] |
| [1] Yes                                      | 0.1329  | 384.93 [281.11] | 370.95 [278.40] | 382.48 [283.18] | 380.25 [281.17] |
| BY: Quantile (3) Equivalent Gross HH Income  | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [1] Quantile: 1 of 3                         | 0.3335  | 437.19 [283.17] | 440.71 [282.31] | 439.41 [281.21] | 439.09 [282.20] |
| [2] Quantile: 2 of 3                         | 0.3333  | 471.14 [281.87] | 463.36 [281.21] | 462.99 [278.38] | 465.87 [280.48] |
| [3] Quantile: 3 of 3                         | 0.3332  | 478.91 [270.10] | 470.30 [267.47] | 478.84 [270.90] | 476.04 [269.49] |
| BY: Quantile (3) Number Persons in Household | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [1] Quantile: 1 of 3                         | 0.4167  | 465.34 [278.56] | 462.97 [279.68] | 459.93 [277.31] | 462.74 [278.49] |
| [2] Quantile: 2 of 3                         | 0.4381  | 458.46 [278.56] | 449.44 [275.70] | 458.21 [277.32] | 455.44 [277.21] |
| [3] Quantile: 3 of 3                         | 0.1452  | 466.05 [281.59] | 469.56 [274.90] | 469.02 [277.33] | 468.17 [277.91] |
| BY: b16e Trigger-gained family               | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9657  | -/-             | 457.60 [277.42] | 459.10 [277.92] | 458.35 [277.66] |
| [1] Yes                                      | 0.0343  | -/-             | 473.67 [274.53] | 495.17 [258.25] | 485.11 [265.86] |
| BY: b16j Trigger-death of friend             | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9177  | -/-             | 459.85 [276.06] | 462.70 [276.94] | 461.28 [276.49] |
| [1] Yes                                      | 0.0823  | -/-             | 439.20 [290.30] | 434.36 [280.22] | 436.83 [285.27] |
| BY: b16i Trigger-death of other rel          | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.8962  | -/-             | 459.85 [276.83] | 462.90 [277.63] | 461.38 [277.23] |
| [1] Yes                                      | 0.1038  | -/-             | 444.15 [281.04] | 437.34 [273.26] | 440.96 [277.33] |
| BY: b16h Trigger-death of spouse/child       | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9941  | -/-             | 458.57 [276.98] | 461.50 [277.02] | 460.04 [277.00] |
| [1] Yes                                      | 0.0059  | -/-             | 384.36 [322.22] | 265.93 [260.55] | 328.40 [298.67] |
| BY: b16s Trigger-financial improvement       | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9609  | -/-             | 458.16 [277.42] | 460.06 [277.81] | 459.11 [277.61] |
| [1] Yes                                      | 0.0391  | -/-             | 456.98 [275.44] | 469.33 [264.13] | 462.95 [269.81] |
| BY: b16t Trigger-financial worsening         | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9763  | -/-             | 462.71 [276.42] | 465.19 [276.32] | 463.95 [276.36] |
| [1] Yes                                      | 0.0237  | -/-             | 264.96 [245.01] | 267.43 [246.50] | 266.22 [245.34] |
| BY: b16p Trigger-fired                       | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.967   | -/-             | 459.16 [277.04] | 462.31 [276.55] | 460.74 [276.79] |
| [1] Yes                                      | 0.033   | -/-             | 430.93 [263.84] | 396.66 [294.88] | 415.90 [288.85] |
| BY: b16g Trigger-injury torel/family         | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.8219  | -/-             | 464.75 [277.50] | 468.89 [277.16] | 466.81 [277.32] |
| [1] Yes                                      | 0.1781  | -/-             | 426.23 [274.37] | 422.78 [274.87] | 424.45 [274.57] |
| BY: b16f Trigger-injury to self              | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9362  | -/-             | 463.14 [276.71] | 467.90 [276.29] | 465.51 [276.50] |
| [1] Yes                                      | 0.0638  | -/-             | 379.99 [275.40] | 356.31 [270.43] | 367.52 [272.87] |
| BY: b16n Trigger-family member jailed        | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9902  | -/-             | 459.22 [277.32] | 460.68 [276.94] | 459.95 [277.12] |
| [1] Yes                                      | 0.0098  | -/-             | 329.36 [247.21] | 436.67 [308.45] | 390.13 [287.37] |
| BY: b16m Trigger-jailed                      | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9984  | -/-             | 458.24 [277.15] | 460.48 [277.33] | 459.36 [277.23] |
| [1] Yes                                      | 0.0016  | -/-             | 383.88 [383.18] | 412.96 [255.89] | 397.90 [318.70] |
| BY: b16q Trigger-changed jobs                | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.8124  | -/-             | 464.95 [276.62] | 465.51 [277.62] | 465.23 [277.10] |
| [1] Yes                                      | 0.1876  | -/-             | 427.17 [278.51] | 439.30 [275.03] | 433.46 [276.72] |
| BY: b16a Trigger-married                     | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9732  | -/-             | 459.75 [277.72] | 461.64 [277.29] | 460.69 [277.49] |
| [1] Yes                                      | 0.0268  | -/-             | 401.97 [257.70] | 413.22 [274.14] | 407.29 [265.23] |
| BY: b16u Trigger-moved                       | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.8178  | -/-             | 464.13 [278.03] | 466.59 [277.94] | 465.36 [277.97] |
| [1] Yes                                      | 0.1822  | -/-             | 430.78 [272.53] | 433.00 [272.83] | 431.90 [272.62] |
| BY: b16l Trigger-victim of property crime    | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9256  | -/-             | 462.67 [278.13] | 464.88 [277.37] | 463.77 [277.74] |
| [1] Yes                                      | 0.0744  | -/-             | 401.70 [260.82] | 404.66 [270.46] | 403.17 [265.52] |
| BY: b16d Trigger-pregnancy                   | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9451  | -/-             | 456.82 [277.74] | 459.25 [278.11] | 458.04 [277.92] |
| [1] Yes                                      | 0.0549  | -/-             | 478.25 [270.33] | 482.79 [260.41] | 480.29 [265.70] |
| BY: b16r Trigger-promoted                    | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.8962  | -/-             | 458.68 [277.71] | 459.81 [278.20] | 459.24 [277.94] |
| [1] Yes                                      | 0.1038  | -/-             | 453.10 [273.99] | 465.43 [269.79] | 459.45 [271.79] |
| BY: b16c Trigger-reconciled                  | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9874  | -/-             | 459.87 [277.33] | 462.30 [277.18] | 461.08 [277.25] |
| [1] Yes                                      | 0.0126  | -/-             | 329.68 [245.74] | 301.74 [239.73] | 316.66 [242.60] |
| BY: b16o Trigger-retired                     | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9855  | -/-             | 458.19 [277.18] | 460.07 [277.02] | 459.13 [277.09] |
| [1] Yes                                      | 0.0045  | -/-             | 442.06 [309.39] | 540.75 [333.54] | 488.67 [321.55] |
| BY: b16b Trigger-separated                   | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9546  | -/-             | 464.37 [276.31] | 466.30 [276.26] | 465.34 [276.28] |
| [1] Yes                                      | 0.0454  | -/-             | 330.84 [267.44] | 332.39 [269.05] | 331.59 [267.98] |
| BY: b16k Trigger-victim of violence          | [Share] | [2001]          | [2002]          | [2003]          | [All]           |
| [0] No                                       | 0.9835  | -/-             | 460.46 [277.13] | 461.85 [277.30] | 461.16 [277.21] |
| [1] Yes                                      | 0.0165  | -/-             | 324.45 [255.78] | 370.34 [262.54] | 346.30 [259.98] |

Means with standard deviations in parentheses.  
Weighted by: <dv: enumerated person weight>

Table 1c: Summary Statistics of <Wellbeing: Lowest 20% Mentally Healthy > by <Gender>

|   | [Share] | [Female]    | [Male]      | [All]       |
|---|---------|-------------|-------------|-------------|
| <b>Wellbeing: Lowest 20% Mentally Healthy</b> |         | 0.27 [0.44] | 0.21 [0.41] | 0.24 [0.43] |
| BY: Male                                      | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.4746  | 0.27 [0.44] | -/- [-/-]   | 0.27 [0.44] |
| [1] Yes                                       | 0.5254  | -/- [-/-]   | 0.21 [0.41] | 0.21 [0.41] |
| BY: Eldest Sibling in Family                  | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.6818  | 0.28 [0.45] | 0.21 [0.41] | 0.24 [0.43] |
| [1] Yes                                       | 0.3182  | 0.25 [0.43] | 0.22 [0.41] | 0.23 [0.42] |
| BY: Family Instability as Child               | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.8352  | 0.26 [0.44] | 0.21 [0.41] | 0.24 [0.42] |
| [1] Yes                                       | 0.1648  | 0.31 [0.46] | 0.23 [0.42] | 0.27 [0.44] |
| BY: Quantile (3) Age                          | [Share] | [Female]    | [Male]      | [All]       |
| [1] Quantile: 1 of 3                          | 0.3576  | 0.29 [0.45] | 0.22 [0.42] | 0.26 [0.44] |
| [2] Quantile: 2 of 3                          | 0.3153  | 0.27 [0.45] | 0.23 [0.42] | 0.25 [0.43] |
| [3] Quantile: 3 of 3                          | 0.3271  | 0.25 [0.43] | 0.18 [0.39] | 0.21 [0.41] |
| BY: Married                                   | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.3524  | 0.31 [0.46] | 0.26 [0.44] | 0.29 [0.45] |
| [1] Yes                                       | 0.6476  | 0.25 [0.43] | 0.19 [0.39] | 0.22 [0.41] |
| BY: Long term health problem                  | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.8671  | 0.25 [0.43] | 0.19 [0.40] | 0.22 [0.42] |
| [1] Yes                                       | 0.1329  | 0.42 [0.49] | 0.33 [0.47] | 0.36 [0.48] |
| BY: Quantile (3) Equivalent Gross HH Income   | [Share] | [Female]    | [Male]      | [All]       |
| [1] Quantile: 1 of 3                          | 0.3336  | 0.31 [0.46] | 0.24 [0.43] | 0.27 [0.45] |
| [2] Quantile: 2 of 3                          | 0.3332  | 0.27 [0.44] | 0.20 [0.40] | 0.23 [0.42] |
| [3] Quantile: 3 of 3                          | 0.3333  | 0.24 [0.43] | 0.19 [0.39] | 0.21 [0.41] |
| BY: Quantile (3) Number Persons in Household  | [Share] | [Female]    | [Male]      | [All]       |
| [1] Quantile: 1 of 3                          | 0.4167  | 0.26 [0.44] | 0.21 [0.41] | 0.24 [0.42] |
| [2] Quantile: 2 of 3                          | 0.4381  | 0.28 [0.45] | 0.21 [0.41] | 0.25 [0.43] |
| [3] Quantile: 3 of 3                          | 0.1452  | 0.27 [0.44] | 0.22 [0.41] | 0.24 [0.43] |
| BY: b16e Trigger-gained family                | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9657  | 0.27 [0.44] | 0.21 [0.41] | 0.24 [0.43] |
| [1] Yes                                       | 0.0343  | 0.23 [0.42] | 0.18 [0.39] | 0.19 [0.40] |
| BY: b16f Trigger-death of friend              | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9177  | 0.27 [0.44] | 0.20 [0.40] | 0.23 [0.42] |
| [1] Yes                                       | 0.0823  | 0.30 [0.46] | 0.26 [0.44] | 0.28 [0.45] |
| BY: b16f Trigger-death of other rel           | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.8962  | 0.26 [0.44] | 0.21 [0.40] | 0.23 [0.42] |
| [1] Yes                                       | 0.1038  | 0.31 [0.46] | 0.22 [0.42] | 0.27 [0.44] |
| BY: b16h Trigger-death of spouse/child        | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9941  | 0.27 [0.44] | 0.21 [0.41] | 0.24 [0.42] |
| [1] Yes                                       | 0.0059  | 0.58 [0.50] | 0.40 [0.50] | 0.49 [0.50] |
| BY: b16s Trigger-financial improvement        | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9609  | 0.27 [0.44] | 0.21 [0.41] | 0.24 [0.43] |
| [1] Yes                                       | 0.0391  | 0.27 [0.44] | 0.20 [0.40] | 0.23 [0.42] |
| BY: b16t Trigger-financial worsening          | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9763  | 0.26 [0.44] | 0.20 [0.40] | 0.23 [0.42] |
| [1] Yes                                       | 0.0237  | 0.57 [0.50] | 0.49 [0.50] | 0.53 [0.50] |
| BY: b16p Trigger-fired                        | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.967   | 0.27 [0.44] | 0.21 [0.40] | 0.23 [0.42] |
| [1] Yes                                       | 0.033   | 0.37 [0.48] | 0.27 [0.45] | 0.31 [0.46] |
| BY: b16g Trigger-injury torel/family          | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.8219  | 0.26 [0.44] | 0.20 [0.40] | 0.23 [0.42] |
| [1] Yes                                       | 0.1781  | 0.31 [0.46] | 0.25 [0.44] | 0.28 [0.45] |
| BY: b16f Trigger-injury to self               | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9362  | 0.26 [0.44] | 0.20 [0.40] | 0.23 [0.42] |
| [1] Yes                                       | 0.0638  | 0.43 [0.50] | 0.34 [0.48] | 0.38 [0.49] |
| BY: b16n Trigger-family member jailed         | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9902  | 0.27 [0.44] | 0.21 [0.41] | 0.24 [0.42] |
| [1] Yes                                       | 0.0098  | 0.39 [0.49] | 0.33 [0.48] | 0.36 [0.48] |
| BY: b16m Trigger-jailed                       | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9984  | 0.27 [0.44] | 0.21 [0.41] | 0.24 [0.43] |
| [1] Yes                                       | 0.0016  | 0.00 [0.00] | 0.43 [0.51] | 0.38 [0.50] |
| BY: b16q Trigger-changed jobs                 | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.8124  | 0.26 [0.44] | 0.20 [0.40] | 0.23 [0.42] |
| [1] Yes                                       | 0.1876  | 0.30 [0.46] | 0.23 [0.42] | 0.26 [0.44] |
| BY: b16a Trigger-married                      | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9732  | 0.27 [0.44] | 0.21 [0.40] | 0.24 [0.42] |
| [1] Yes                                       | 0.0268  | 0.36 [0.48] | 0.27 [0.45] | 0.31 [0.46] |
| BY: b16u Trigger-moved                        | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.8178  | 0.26 [0.44] | 0.20 [0.40] | 0.23 [0.42] |
| [1] Yes                                       | 0.1822  | 0.30 [0.46] | 0.23 [0.42] | 0.26 [0.44] |
| BY: b16l Trigger-victim of property crime     | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9256  | 0.26 [0.44] | 0.20 [0.40] | 0.23 [0.42] |
| [1] Yes                                       | 0.0744  | 0.35 [0.48] | 0.26 [0.44] | 0.30 [0.46] |
| BY: b16d Trigger-pregnancy                    | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9451  | 0.27 [0.44] | 0.21 [0.41] | 0.24 [0.43] |
| [1] Yes                                       | 0.0549  | 0.23 [0.42] | 0.19 [0.39] | 0.20 [0.40] |
| BY: b16r Trigger-promoted                     | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.8962  | 0.27 [0.44] | 0.21 [0.41] | 0.24 [0.43] |
| [1] Yes                                       | 0.1038  | 0.26 [0.44] | 0.20 [0.40] | 0.23 [0.42] |
| BY: b16c Trigger-reconciled                   | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9874  | 0.27 [0.44] | 0.21 [0.40] | 0.24 [0.42] |
| [1] Yes                                       | 0.0126  | 0.45 [0.50] | 0.35 [0.48] | 0.39 [0.49] |
| BY: b16o Trigger-retired                      | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9955  | 0.27 [0.44] | 0.21 [0.41] | 0.24 [0.43] |
| [1] Yes                                       | 0.0045  | 0.28 [0.46] | 0.30 [0.47] | 0.29 [0.46] |
| BY: b16b Trigger-separated                    | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9546  | 0.26 [0.44] | 0.20 [0.40] | 0.23 [0.42] |
| [1] Yes                                       | 0.0454  | 0.47 [0.50] | 0.36 [0.48] | 0.42 [0.49] |
| BY: b16k Trigger-victim of violence           | [Share] | [Female]    | [Male]      | [All]       |
| [0] No  | 0.9835  | 0.27 [0.44] | 0.21 [0.40] | 0.23 [0.42] |
| [1] Yes                                       | 0.0165  | 0.41 [0.50] | 0.34 [0.48] | 0.37 [0.48] |

Means with standard deviations in parentheses.  
Weighted by: <dv: enumerated person weights>



Table 1d: Summary Statistics of <Life Satisfaction> by <gender>

| Life Satisfaction                            | [Share] | [Female]<br>7.94 [1.42] | [Male]<br>7.90 [1.41] | [All]<br>7.92 [1.41] |
|--|---------|-------------------------|-----------------------|----------------------|
| BY: Gender                                   | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.4746  | 7.94 [1.42]             | -/-                   | 7.94 [1.42]          |
| [1] Yes                                      | 0.5254  | -/-                     | 7.90 [1.41]           | 7.90 [1.41]          |
| BY: Eldest Sibling in Family                 | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.6818  | 7.93 [1.42]             | 7.92 [1.42]           | 7.92 [1.42]          |
| [1] Yes                                      | 0.3182  | 7.96 [1.39]             | 7.86 [1.39]           | 7.91 [1.39]          |
| BY: Family Instability as Child              | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.8352  | 7.97 [1.39]             | 7.92 [1.38]           | 7.94 [1.38]          |
| [1] Yes                                      | 0.1648  | 7.81 [1.51]             | 7.77 [1.56]           | 7.79 [1.54]          |
| BY: Quantile (3) Age                         | [Share] | [Female]                | [Male]                | [All]                |
| [1] Quantile: 1 of 3                         | 0.3576  | 8.01 [1.28]             | 7.93 [1.38]           | 7.97 [1.34]          |
| [2] Quantile: 2 of 3                         | 0.3153  | 7.78 [1.45]             | 7.72 [1.43]           | 7.75 [1.44]          |
| [3] Quantile: 3 of 3                         | 0.3271  | 8.02 [1.50]             | 8.04 [1.40]           | 8.03 [1.45]          |
| BY: Married                                  | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.3524  | 7.73 [1.49]             | 7.68 [1.55]           | 7.71 [1.52]          |
| [1] Yes                                      | 0.6476  | 8.06 [1.35]             | 8.01 [1.32]           | 8.03 [1.34]          |
| BY: Long term health problem                 | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.8671  | 7.99 [1.36]             | 7.95 [1.37]           | 7.97 [1.37]          |
| [1] Yes                                      | 0.1329  | 7.57 [1.69]             | 7.63 [1.60]           | 7.60 [1.64]          |
| BY: Quantile (3) Equivalent Gross HH Income  | [Share] | [Female]                | [Male]                | [All]                |
| [1] Quantile: 1 of 3                         | 0.3336  | 7.76 [1.56]             | 7.82 [1.52]           | 7.79 [1.54]          |
| [2] Quantile: 2 of 3                         | 0.3332  | 7.98 [1.38]             | 7.89 [1.44]           | 7.93 [1.42]          |
| [3] Quantile: 3 of 3                         | 0.3333  | 8.09 [1.27]             | 8.00 [1.23]           | 8.04 [1.25]          |
| BY: Quantile (3) Number Persons in Household | [Share] | [Female]                | [Male]                | [All]                |
| [1] Quantile: 1 of 3                         | 0.4167  | 7.93 [1.44]             | 7.84 [1.45]           | 7.88 [1.45]          |
| [2] Quantile: 2 of 3                         | 0.4381  | 7.90 [1.41]             | 7.92 [1.36]           | 7.91 [1.38]          |
| [3] Quantile: 3 of 3                         | 0.1452  | 8.10 [1.33]             | 8.02 [1.43]           | 8.05 [1.39]          |
| BY: b16e Trigger-gained family               | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9657  | 7.91 [1.41]             | 7.88 [1.38]           | 7.90 [1.39]          |
| [1] Yes                                      | 0.0343  | 8.18 [1.04]             | 8.08 [1.27]           | 8.10 [1.21]          |
| BY: b16f Trigger-death of friend             | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9177  | 7.92 [1.40]             | 7.90 [1.36]           | 7.91 [1.38]          |
| [1] Yes                                      | 0.0823  | 7.97 [1.49]             | 7.82 [1.48]           | 7.89 [1.49]          |
| BY: b16i Trigger-death of other rel          | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.8962  | 7.91 [1.41]             | 7.89 [1.36]           | 7.90 [1.38]          |
| [1] Yes                                      | 0.1038  | 8.02 [1.38]             | 7.90 [1.46]           | 7.96 [1.42]          |
| BY: b16h Trigger-death of spouse/child       | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9941  | 7.92 [1.40]             | 7.90 [1.36]           | 7.91 [1.38]          |
| [1] Yes                                      | 0.0059  | 7.29 [2.19]             | 7.40 [2.21]           | 7.35 [2.19]          |
| BY: b16s Trigger-financial improvement       | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9609  | 7.91 [1.42]             | 7.89 [1.37]           | 7.90 [1.39]          |
| [1] Yes                                      | 0.0391  | 8.18 [1.18]             | 7.95 [1.44]           | 8.06 [1.32]          |
| BY: b16t Trigger-financial worsening         | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9763  | 7.95 [1.38]             | 7.92 [1.35]           | 7.94 [1.36]          |
| [1] Yes                                      | 0.0237  | 6.68 [1.98]             | 6.69 [1.74]           | 6.69 [1.85]          |
| BY: b16p Trigger-fired                       | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.967   | 7.93 [1.40]             | 7.91 [1.36]           | 7.92 [1.38]          |
| [1] Yes                                      | 0.033   | 7.60 [1.73]             | 7.49 [1.49]           | 7.53 [1.59]          |
| BY: b16g Trigger-injury torel/family         | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.8219  | 7.94 [1.38]             | 7.92 [1.37]           | 7.93 [1.37]          |
| [1] Yes                                      | 0.1781  | 7.82 [1.52]             | 7.77 [1.39]           | 7.80 [1.46]          |
| BY: b16f Trigger-injury to self              | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9362  | 7.94 [1.39]             | 7.91 [1.36]           | 7.93 [1.38]          |
| [1] Yes                                      | 0.0638  | 7.55 [1.58]             | 7.64 [1.46]           | 7.60 [1.51]          |
| BY: b16n Trigger-family member jailed        | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9902  | 7.93 [1.41]             | 7.90 [1.36]           | 7.91 [1.39]          |
| [1] Yes                                      | 0.0098  | 7.42 [1.36]             | 7.43 [1.94]           | 7.42 [1.65]          |
| BY: b16m Trigger-jailed                      | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9984  | 7.92 [1.41]             | 7.89 [1.37]           | 7.91 [1.39]          |
| [1] Yes                                      | 0.0016  | 9.00 [0.00]             | 7.36 [1.75]           | 7.55 [1.73]          |
| BY: b16q Trigger-changed jobs                | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.8124  | 7.95 [1.39]             | 7.91 [1.36]           | 7.93 [1.38]          |
| [1] Yes                                      | 0.1876  | 7.78 [1.47]             | 7.83 [1.40]           | 7.80 [1.43]          |
| BY: b16a Trigger-married                     | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9732  | 7.91 [1.41]             | 7.89 [1.37]           | 7.90 [1.39]          |
| [1] Yes                                      | 0.0268  | 8.21 [1.19]             | 8.11 [1.42]           | 8.15 [1.32]          |
| BY: b16u Trigger-moved                       | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.8178  | 7.94 [1.37]             | 7.92 [1.36]           | 7.93 [1.36]          |
| [1] Yes                                      | 0.1822  | 7.84 [1.55]             | 7.75 [1.42]           | 7.79 [1.49]          |
| BY: b16l Trigger-victim of property crime    | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9256  | 7.94 [1.40]             | 7.93 [1.36]           | 7.93 [1.38]          |
| [1] Yes                                      | 0.0744  | 7.72 [1.49]             | 7.50 [1.48]           | 7.60 [1.49]          |
| BY: b16d Trigger-pregnancy                   | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9451  | 7.91 [1.42]             | 7.88 [1.37]           | 7.90 [1.40]          |
| [1] Yes                                      | 0.0549  | 8.07 [1.16]             | 8.09 [1.31]           | 8.08 [1.25]          |
| BY: b16r Trigger-promoted                    | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.8962  | 7.93 [1.41]             | 7.90 [1.37]           | 7.91 [1.39]          |
| [1] Yes                                      | 0.1038  | 7.86 [1.35]             | 7.81 [1.34]           | 7.83 [1.34]          |
| BY: b16c Trigger-reconciled                  | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9874  | 7.93 [1.40]             | 7.90 [1.37]           | 7.92 [1.38]          |
| [1] Yes                                      | 0.0126  | 7.28 [1.72]             | 7.09 [1.57]           | 7.18 [1.63]          |
| BY: b16o Trigger-retired                     | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9955  | 7.92 [1.41]             | 7.89 [1.37]           | 7.91 [1.39]          |
| [1] Yes                                      | 0.0045  | 8.21 [1.36]             | 7.69 [1.59]           | 7.95 [1.49]          |
| BY: b16b Trigger-separated                   | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9546  | 7.96 [1.37]             | 7.93 [1.34]           | 7.94 [1.35]          |
| [1] Yes                                      | 0.0454  | 7.16 [1.86]             | 7.01 [1.79]           | 7.09 [1.83]          |
| BY: b16k Trigger-victim of violence          | [Share] | [Female]                | [Male]                | [All]                |
| [0] No                                       | 0.9835  | 7.93 [1.40]             | 7.91 [1.35]           | 7.92 [1.38]          |
| [1] Yes                                      | 0.0165  | 7.40 [1.71]             | 7.24 [1.94]           | 7.30 [1.85]          |

Means with standard deviations in parentheses.  
Weighted by: <dv: enumerated person weight>

**Table 2a: Determinants of Depression: Pooled Probit (Marginal Effects)**

| <b>Exogenous Variables</b>            | <b>[1]<br/>Low 5%</b> | <b>[2]<br/>Low 10%</b> | <b>[3]<br/>Low 20%</b> | <b>[4]<br/>Low 50%</b> |
|---------------------------------------|-----------------------|------------------------|------------------------|------------------------|
| Male                                  | -0.013<br>[3.30]**    | -0.024<br>[4.39]**     | -0.049<br>[6.24]**     | -0.051<br>[5.45]**     |
| Eldest Sibling in Family              | -0.001<br>[0.15]      | 0.001<br>[0.23]        | -0.004<br>[0.50]       | -0.018<br>[1.83]       |
| Family Instability as Child           | 0.005<br>[1.04]       | 0.012<br>[1.66]        | 0.025<br>[2.40]*       | 0.023<br>[1.87]        |
| Age                                   | 0.004<br>[4.02]**     | 0.005<br>[3.72]**      | 0.007<br>[3.45]**      | 0.01<br>[4.35]**       |
| Age Squared                           | 0<br>[4.44]**         | 0<br>[4.29]**          | 0<br>[4.03]**          | 0<br>[5.94]**          |
| Married                               | -0.017<br>[3.30]**    | -0.031<br>[4.30]**     | -0.046<br>[4.40]**     | -0.039<br>[3.24]**     |
| Long term health problem              | 0.046<br>[7.57]**     | 0.077<br>[9.15]**      | 0.136<br>[11.29]**     | 0.125<br>[9.25]**      |
| Equivalent Gross HH Income            | 0<br>[1.10]           | 0<br>[1.96]*           | 0<br>[2.90]**          | 0<br>[3.13]**          |
| Number Persons in Household           | 0.002<br>[1.46]       | 0.004<br>[1.72]        | 0.008<br>[2.46]*       | 0.003<br>[0.81]        |
| b16e Trigger-gained family            | -0.02<br>[1.61]       | -0.027<br>[1.43]       | -0.028<br>[1.03]       | -0.003<br>[0.09]       |
| b16j Trigger-death of friend          | 0.018<br>[2.69]**     | 0.03<br>[3.11]**       | 0.038<br>[2.72]**      | 0.008<br>[0.46]        |
| b16i Trigger-death of other rel       | 0.006<br>[0.90]       | 0.001<br>[0.12]        | 0.013<br>[1.01]        | 0.012<br>[0.81]        |
| b16h Trigger-death of spouse/child    | 0.116<br>[3.87]**     | 0.133<br>[3.40]**      | 0.209<br>[3.80]**      | 0.128<br>[2.12]*       |
| b16s Trigger-financial improvement    | -0.012<br>[1.28]      | 0.008<br>[0.56]        | -0.016<br>[0.77]       | -0.017<br>[0.71]       |
| b16t Trigger-financial worsening      | 0.128<br>[8.74]**     | 0.142<br>[7.34]**      | 0.217<br>[7.82]**      | 0.204<br>[6.49]**      |
| b16p Trigger-fired                    | 0.003<br>[0.30]       | 0.022<br>[1.40]        | 0.039<br>[1.66]        | 0.013<br>[0.48]        |
| b16g Trigger-injury torel/family      | 0.011<br>[2.14]*      | 0.025<br>[3.39]**      | 0.032<br>[2.99]**      | 0.039<br>[3.11]**      |
| b16f Trigger-injury to self           | 0.027<br>[3.46]**     | 0.041<br>[3.66]**      | 0.093<br>[5.57]**      | 0.08<br>[4.10]**       |
| b16n Trigger-family member jailed     | 0.016<br>[0.89]       | 0.048<br>[1.76]        | 0.11<br>[2.71]**       | 0.104<br>[2.21]*       |
| b16m Trigger-jailed                   | -0.009<br>[0.25]      | 0.053<br>[0.83]        | 0.008<br>[0.08]        | -0.062<br>[0.53]       |
| b16q Trigger-changed jobs             | 0.009<br>[1.84]       | 0.004<br>[0.50]        | 0.005<br>[0.44]        | 0.022<br>[1.75]        |
| b16a Trigger-married                  | -0.01<br>[0.80]       | 0.01<br>[0.58]         | 0.06<br>[2.32]*        | 0.082<br>[2.87]**      |
| b16u Trigger-moved                    | -0.001<br>[0.13]      | -0.004<br>[0.52]       | 0.006<br>[0.55]        | 0.017<br>[1.38]        |
| b16l Trigger-victim of property crime | 0<br>[0.07]           | 0.006<br>[0.55]        | 0.028<br>[1.81]        | 0.037<br>[2.03]*       |
| b16d Trigger-pregnancy                | -0.007<br>[0.70]      | -0.02<br>[1.36]        | -0.02<br>[0.95]        | -0.036<br>[1.42]       |
| b16r Trigger-promoted                 | -0.008<br>[1.27]      | -0.017<br>[1.91]       | -0.021<br>[1.63]       | -0.023<br>[1.51]       |
| b16c Trigger-reconcilled              | 0.024<br>[1.55]       | 0.022<br>[1.00]        | 0.04<br>[1.17]         | 0.107<br>[2.46]*       |
| b16o Trigger-retired                  | -0.011<br>[0.40]      | 0.01<br>[0.22]         | 0.019<br>[0.31]        | -0.06<br>[0.83]        |
| b16b Trigger-separated                | 0.044<br>[4.52]**     | 0.078<br>[5.52]**      | 0.114<br>[5.52]**      | 0.096<br>[3.99]**      |
| b16k Trigger-victim of violence       | 0.035<br>[2.44]*      | 0.042<br>[2.07]*       | 0.064<br>[2.08]*       | 0.108<br>[2.86]**      |
| Observations                          | 11697                 | 11697                  | 11697                  | 11697                  |

Absolute value of z statistics in brackets

\* significant at 5%; \*\* significant at 1%

Table 2b: Degree of Mental Health: Quantile Regression

| Exogenous Variables                   | [1]<br>5%             | [2]<br>10%            | [3]<br>20%             | [4]<br>50%              | [5]<br>70%             | [6]<br>80%              | [7]<br>90%              | [8]<br>95%             |
|---------------------------------------|-----------------------|-----------------------|------------------------|-------------------------|------------------------|-------------------------|-------------------------|------------------------|
| Male                                  | 14.34292<br>[4.10]**  | 17.49858<br>[3.69]**  | 37.05249<br>[6.51]**   | 47.15999<br>[6.43]**    | 47.2599<br>[5.65]**    | 26.73785<br>[5.28]**    | 5.95557<br>[4.27]**     | 25.99752<br>[4.08]**   |
| Eldest Sibling in Family              | -0.00615<br>[0.00]    | 4.13363<br>[0.83]     | -1.49943<br>[0.25]     | 16.31092<br>[2.10]*     | 9.33841<br>[1.05]      | 2.54198<br>[0.47]       | 1.85497<br>[1.26]       | 8.29078<br>[1.23]      |
| Family Instability as Child           | -4.375<br>[0.94]      | -8.95051<br>[1.42]    | -13.82879<br>[1.83]    | -29.94005<br>[3.07]**   | -30.18831<br>[2.71]**  | -18.72492<br>[2.78]**   | 2.01589<br>[1.09]       | 3.34876<br>[0.40]      |
| Age                                   | -2.82394<br>[3.43]**  | -3.31852<br>[2.96]**  | -7.39855<br>[5.57]**   | -10.26318<br>[5.94]**   | -5.69571<br>[2.90]**   | -5.75506<br>[4.95]**    | -2.14522<br>[6.35]**    | -3.7792<br>[2.61]**    |
| Age Squared                           | 0.04128<br>[4.07]**   | 0.0494<br>[3.57]**    | 0.10973<br>[6.70]**    | 0.15878<br>[7.44]**     | 0.11341<br>[4.70]**    | 0.10636<br>[7.46]**     | 0.03317<br>[7.86]**     | 0.05697<br>[3.24]**    |
| Married                               | 18.10168<br>[3.95]**  | 23.25725<br>[3.80]**  | 30.5217<br>[4.12]**    | 49.74506<br>[5.20]**    | 26.01245<br>[2.38]*    | 8.12204<br>[1.23]       | -1.7724<br>[0.96]       | -13.52715<br>[1.63]    |
| Long term health problem              | -26.92394<br>[5.18]** | -45.11015<br>[6.42]** | -84.31192<br>[10.06]** | -124.24347<br>[11.55]** | -114.68865<br>[9.28]** | -87.96904<br>[11.79]**  | -9.91222<br>[4.76]**    | -47.20125<br>[5.11]**  |
| Equivalent Gross HH Income            | 0.00009<br>[1.68]     | 0.00023<br>[3.11]**   | 0.00032<br>[3.71]**    | 0.00039<br>[3.70]**     | 0.00024<br>[1.93]      | 0.00015<br>[1.94]       | 0.00004<br>[1.76]       | 0.00001<br>[0.14]      |
| Number Persons in Household           | -1.18659<br>[0.91]    | -2.54553<br>[1.45]    | -6.14301<br>[2.82]**   | -1.89676<br>[0.66]      | -1.485<br>[0.45]       | -0.80769<br>[0.40]      | 0.41478<br>[0.78]       | -0.30275<br>[0.12]     |
| b16e Trigger-gained family            | 27.26548<br>[2.65]**  | 36.02373<br>[2.60]**  | 30.25927<br>[1.67]     | 5.6037<br>[0.23]        | -6.02447<br>[0.22]     | 0.73417<br>[0.04]       | 6.3265<br>[1.36]        | 17.62256<br>[0.82]     |
| b16j Trigger-death of friend          | -13.44189<br>[2.16]*  | -22.60859<br>[2.72]** | -38.20035<br>[3.76]**  | -20.7378<br>[1.59]      | -19.13056<br>[1.28]    | -5.3201<br>[0.59]       | -2.22741<br>[0.89]      | -8.18865<br>[0.72]     |
| b16i Trigger-death of other rel       | -5.72501<br>[1.01]    | -0.95756<br>[0.12]    | -6.62729<br>[0.71]     | -10.47321<br>[0.86]     | -21.96961<br>[1.59]    | 6.68573<br>[0.80]       | -1.92107<br>[0.84]      | -6.91306<br>[0.65]     |
| b16h Trigger-death of spouse/child    | -40.56094<br>[2.28]** | -76.64381<br>[2.90]** | -121.20712<br>[3.34]** | -136.34305<br>[2.92]**  | -103.17439<br>[1.94]   | -93.69666<br>[2.89]**   | -57.34343<br>[6.36]**   | -81.28861<br>[2.11]*   |
| b16s Trigger-financial improvement    | 6.03018<br>[0.68]     | -0.86511<br>[0.07]    | 10.53869<br>[0.72]     | 31.82064<br>[1.68]      | 21.955<br>[1.02]       | -1.27063<br>[0.10]      | -1.03258<br>[0.29]      | -13.0214<br>[0.83]     |
| b16t Trigger-financial worsening      | -36.82525<br>[3.36]** | -60.86223<br>[3.94]** | -97.41047<br>[5.26]**  | -156.54345<br>[6.57]**  | -186.20281<br>[6.87]** | -205.45172<br>[12.44]** | -239.42705<br>[52.33]** | -175.83536<br>[8.34]** |
| b16p Trigger-fired                    | -1.56667<br>[0.15]    | -4.93777<br>[0.35]    | -23.29822<br>[1.39]    | -36.76036<br>[1.70]     | 5.78244<br>[0.23]      | 6.90105<br>[0.46]       | -2.12743<br>[0.53]      | -6.99145<br>[0.37]     |
| b16g Trigger-injury torel/family      | -6.99662<br>[1.52]    | -14.32865<br>[2.30]*  | -26.22584<br>[3.46]**  | -26.60095<br>[2.72]**   | -41.92645<br>[3.75]**  | -30.78805<br>[4.54]**   | -7.3899<br>[3.93]**     | -25.35794<br>[2.95]**  |
| b16f Trigger-injury to self           | -15.70453<br>[2.19]*  | -30.7574<br>[3.11]**  | -39.4915<br>[3.34]**   | -75.60129<br>[4.99]**   | -85.89269<br>[4.95]**  | -84.10589<br>[8.05]**   | -17.34204<br>[5.94]**   | -69.73204<br>[5.39]**  |
| b16n Trigger-family member jailed     | -16.76458<br>[1.01]   | -29.72367<br>[1.28]   | -51.97557<br>[1.82]    | -81.16531<br>[2.23]*    | -87.75017<br>[2.10]*   | -52.46507<br>[2.07]*    | -17.23956<br>[2.51]*    | -78.84955<br>[2.61]**  |
| b16m Trigger-jailed                   | -5.40095<br>[0.13]    | -14.86771<br>[0.26]   | 13.59324<br>[0.20]     | 72.5672<br>[0.84]       | 124.51037<br>[1.25]    | 80.71411<br>[1.32]      | 7.16889<br>[0.43]       | 87.8444<br>[1.14]      |
| b16q Trigger-changed jobs             | -4.9608<br>[1.00]     | -6.36046<br>[0.96]    | -5.21203<br>[0.66]     | -1.94407<br>[0.19]      | -17.62329<br>[1.53]    | -5.92177<br>[0.85]      | -0.0971<br>[0.05]       | 12.08779<br>[1.38]     |
| b16a Trigger-married                  | -8.89098<br>[0.80]    | -19.16295<br>[1.29]   | -19.3839<br>[1.08]     | -59.87406<br>[2.60]**   | -70.16088<br>[2.70]**  | -18.3485<br>[1.16]      | -4.76197<br>[1.09]      | 23.12986<br>[1.18]     |
| b16u Trigger-moved                    | -0.02562<br>[0.01]    | 3.84744<br>[0.62]     | -4.9222<br>[0.64]      | -7.80625<br>[0.79]      | -11.36397<br>[1.00]    | -9.06352<br>[1.31]      | -4.36976<br>[2.28]*     | -10.39335<br>[1.20]    |
| b16l Trigger-victim of property crime | -4.60802<br>[0.68]    | 1.82949<br>[0.20]     | -6.31488<br>[0.57]     | -34.62659<br>[2.44]*    | -43.93903<br>[2.71]**  | -28.24795<br>[2.89]**   | -9.58914<br>[3.55]**    | -57.0594<br>[4.67]**   |
| b16d Trigger-pregnancy                | 11.11186<br>[1.31]    | 13.50837<br>[1.20]    | 21.68584<br>[1.48]     | 23.37194<br>[1.19]      | 48.93996<br>[2.18]*    | 9.80247<br>[0.72]       | 0.45382<br>[0.12]       | -12.80848<br>[0.76]    |
| b16r Trigger-promoted                 | 7.30202<br>[1.28]     | 16.86377<br>[2.16]*   | 12.51046<br>[1.33]     | 29.15899<br>[2.39]*     | 12.54592<br>[0.90]     | 6.69501<br>[0.79]       | 3.51281<br>[1.51]       | 8.06141<br>[0.75]      |
| b16c Trigger-reconcilled              | -8.44546<br>[0.56]    | -26.15109<br>[1.21]   | -23.30824<br>[0.91]    | -53.15528<br>[1.63]     | -84.53804<br>[2.29]*   | -37.92807<br>[1.71]     | -9.13798<br>[1.47]      | -44.19225<br>[1.61]    |
| b16o Trigger-retired                  | 11.91889<br>[0.51]    | -0.83844<br>[0.02]    | 0.06845<br>[0.00]      | 46.26833<br>[0.84]      | 42.76526<br>[0.69]     | 26.97578<br>[0.71]      | 2.48943<br>[0.24]       | 21.86425<br>[0.50]     |
| b16b Trigger-separated                | -20.62716<br>[2.26]*  | -38.88976<br>[3.20]** | -66.25889<br>[4.55]**  | -82.54225<br>[4.45]**   | -96.44457<br>[4.61]**  | -119.3139<br>[9.54]**   | -104.01681<br>[29.79]** | -24.86247<br>[1.56]    |
| b16k Trigger-victim of violence       | -14.02529<br>[1.05]   | -26.53576<br>[1.44]   | -41.03973<br>[1.84]    | -67.92877<br>[2.39]*    | -56.04846<br>[1.74]    | -77.42441<br>[3.99]**   | -106.23014<br>[20.16]** | -88.12793<br>[3.76]**  |
| Constant                              | 86.92859<br>[5.21]**  | 135.59108<br>[6.00]** | 296.01708<br>[11.10]** | 552.98778<br>[16.11]**  | 657.96119<br>[16.88]** | 787.82075<br>[33.93]**  | 871.63319<br>[133.46]** | 982.03643<br>[33.98]** |
| Observations                          | 11697                 | 11697                 | 11697                  | 11697                   | 11697                  | 11697                   | 11697                   | 11697                  |

Absolute value of t statistics in brackets  
\* significant at 5%; \*\* significant at 1%

Table 3a: Life Satisfaction: OLS

| Exogenous Variables                        | [1]                       | [2]                        | [3]                       | [4]                       | [5]                        |
|--|---------------------------|----------------------------|---------------------------|---------------------------|----------------------------|
| Degree of Mental Health (0-1000 Quantiles) | <b>0.002</b><br>[45.75]** |                            |                           |                           |                            |
| Wellbeing: Lowest 5% Mentally Healthy      |                           | <b>-1.375</b><br>[25.59]** |                           |                           |                            |
| Wellbeing: Lowest 10% Mentally Healthy     |                           |                            | <b>-1.18</b><br>[29.86]** |                           |                            |
| Wellbeing: Lowest 20% Mentally Healthy     |                           |                            |                           | <b>-0.96</b><br>[34.14]** |                            |
| Wellbeing: Lowest 50% Mentally Healthy     |                           |                            |                           |                           | <b>-0.828</b><br>[34.29]** |
| Male                                       | -0.152<br>[6.68]**        | -0.099<br>[4.14]**         | -0.11<br>[4.64]**         | -0.128<br>[5.44]**        | -0.122<br>[5.19]**         |
| Eldest Sibling in Family                   | 0.006<br>[0.25]           | 0.021<br>[0.84]            | 0.024<br>[0.95]           | 0.018<br>[0.71]           | 0.007<br>[0.27]            |
| Family Instability as Child                | -0.049<br>[1.63]          | -0.076<br>[2.40]*          | -0.07<br>[2.21]*          | -0.06<br>[1.92]           | -0.065<br>[2.09]*          |
| Age  | -0.103<br>[19.33]**       | -0.112<br>[19.79]**        | -0.111<br>[19.88]**       | -0.111<br>[20.03]**       | -0.109<br>[19.67]**        |
| Age Squared                                | 0.001<br>[18.72]**        | 0.001<br>[19.82]**         | 0.001<br>[19.85]**        | 0.001<br>[19.99]**        | 0.001<br>[19.29]**         |
| Married                                    | 0.312<br>[10.56]**        | 0.343<br>[10.97]**         | 0.329<br>[10.64]**        | 0.322<br>[10.52]**        | 0.333<br>[10.87]**         |
| Long term health problem                   | -0.085<br>[2.54]*         | -0.185<br>[5.25]**         | -0.159<br>[4.54]**        | -0.125<br>[3.59]**        | -0.153<br>[4.43]**         |
| Equivalent Gross HH Income                 | 0<br>[4.08]**             | 0<br>[5.00]**              | 0<br>[4.81]**             | 0<br>[4.49]**             | 0<br>[4.37]**              |
| Number Persons in Household                | 0.025<br>[2.81]**         | 0.023<br>[2.50]*           | 0.025<br>[2.70]**         | 0.028<br>[3.04]**         | 0.023<br>[2.53]*           |
| b16e Trigger-gained family                 | 0.129<br>[1.71]           | 0.132<br>[1.65]            | 0.131<br>[1.65]           | 0.134<br>[1.71]           | 0.156<br>[1.99]*           |
| b16j Trigger-death of friend               | 0.054<br>[1.33]           | 0.045<br>[1.05]            | 0.055<br>[1.29]           | 0.054<br>[1.28]           | 0.023<br>[0.56]            |
| b16i Trigger-death of other rel            | 0.088<br>[2.34]*          | 0.084<br>[2.11]*           | 0.075<br>[1.90]           | 0.086<br>[2.22]*          | 0.084<br>[2.16]*           |
| b16h Trigger-death of spouse/child         | -0.239<br>[1.65]          | -0.27<br>[1.76]            | -0.28<br>[1.84]           | -0.248<br>[1.64]          | -0.344<br>[2.28]*          |
| b16s Trigger-financial improvement         | 0.169<br>[2.88]**         | 0.171<br>[2.77]**          | 0.201<br>[3.29]**         | 0.176<br>[2.90]**         | 0.178<br>[2.94]**          |
| b16t Trigger-financial worsening           | -0.609<br>[8.19]**        | -0.677<br>[8.60]**         | -0.703<br>[9.03]**        | -0.688<br>[8.95]**        | -0.753<br>[9.81]**         |
| b16p Trigger-fired                         | -0.204<br>[3.06]**        | -0.228<br>[3.23]**         | -0.202<br>[2.89]**        | -0.195<br>[2.82]**        | -0.224<br>[3.24]**         |
| b16g Trigger-injury torel/family           | -0.031<br>[1.03]          | -0.073<br>[2.27]*          | -0.059<br>[1.85]          | -0.059<br>[1.89]          | -0.059<br>[1.89]           |
| b16f Trigger-injury to self                | -0.091<br>[1.94]          | -0.163<br>[3.29]**         | -0.154<br>[3.14]**        | -0.119<br>[2.44]*         | -0.149<br>[3.07]**         |
| b16n Trigger-family member jailed          | -0.204<br>[1.79]          | -0.308<br>[2.57]*          | -0.272<br>[2.29]*         | -0.229<br>[1.95]          | -0.256<br>[2.18]*          |
| b16m Trigger-jailed                        | 0.22<br>[0.80]            | 0.272<br>[0.94]            | 0.369<br>[1.28]           | 0.288<br>[1.01]           | 0.24<br>[0.85]             |
| b16q Trigger-changed jobs                  | -0.022<br>[0.71]          | -0.02<br>[0.62]            | -0.031<br>[0.94]          | -0.029<br>[0.91]          | -0.016<br>[0.51]           |
| b16a Trigger-married                       | 0.255<br>[3.59]**         | 0.173<br>[2.30]*           | 0.197<br>[2.64]**         | 0.236<br>[3.21]**         | 0.25<br>[3.40]**           |
| b16u Trigger-moved                         | -0.01<br>[0.34]           | -0.027<br>[0.85]           | -0.031<br>[0.97]          | -0.021<br>[0.65]          | -0.013<br>[0.41]           |
| b16l Trigger-victim of property crime      | -0.189<br>[4.29]**        | -0.247<br>[5.31]**         | -0.238<br>[5.17]**        | -0.217<br>[4.77]**        | -0.216<br>[4.73]**         |
| b16d Trigger-pregnancy                     | 0.079<br>[1.29]           | 0.115<br>[1.78]            | 0.102<br>[1.60]           | 0.106<br>[1.67]           | 0.093<br>[1.47]            |
| b16r Trigger-promoted                      | -0.052<br>[1.37]          | -0.037<br>[0.92]           | -0.045<br>[1.13]          | -0.044<br>[1.14]          | -0.043<br>[1.09]           |
| b16c Trigger-reconciled                    | -0.104<br>[1.03]          | -0.137<br>[1.28]           | -0.152<br>[1.44]          | -0.15<br>[1.43]           | -0.116<br>[1.11]           |
| b16o Trigger-retired                       | -0.266<br>[1.56]          | -0.232<br>[1.28]           | -0.2<br>[1.12]            | -0.209<br>[1.18]          | -0.276<br>[1.56]           |
| b16b Trigger-separated                     | -0.283<br>[4.92]**        | -0.342<br>[5.62]**         | -0.313<br>[5.20]**        | -0.309<br>[5.20]**        | -0.354<br>[5.96]**         |
| b16k Trigger-victim of violence            | -0.281<br>[3.17]**        | -0.321<br>[3.44]**         | -0.329<br>[3.55]**        | -0.329<br>[3.59]**        | -0.32<br>[3.50]**          |
| Constant                                   | 8.767<br>[80.74]**        | 9.788<br>[87.21]**         | 9.836<br>[88.47]**        | 9.935<br>[90.27]**        | 10.216<br>[92.37]**        |
| Observations                               | 11697                     | 11697                      | 11697                     | 11697                     | 11697                      |
| R-squared                                  | 0.23                      | 0.14                       | 0.15                      | 0.17                      | 0.17                       |

Absolute value of t statistics in brackets  
\* significant at 5%; \*\* significant at 1%

Table 3b: Life Satisfaction: Fixed Effects Regression

| Exogenous Variables                        | [1]          | [2]           | [3]           | [4]           | [5]           |
|--|--------------|---------------|---------------|---------------|---------------|
| Degree of Mental Health (0-1000 Quantiles) | <b>0.001</b> |               |               |               |               |
|  | [11.52]**    |               |               |               |               |
| Wellbeing: Lowest 5% Mentally Healthy      |              | <b>-0.586</b> |               |               |               |
|  |              | [8.05]**      |               |               |               |
| Wellbeing: Lowest 10% Mentally Healthy     |              |               | <b>-0.556</b> |               |               |
|  |              |               | [9.71]**      |               |               |
| Wellbeing: Lowest 20% Mentally Healthy     |              |               |               | <b>-0.382</b> |               |
|  |              |               |               | [9.12]**      |               |
| Wellbeing: Lowest 50% Mentally Healthy     |              |               |               |               | <b>-0.258</b> |
|  |              |               |               |               | [7.14]**      |
| Age  | -0.072       | -0.067        | -0.065        | -0.065        | -0.07         |
|  | [1.17]       | [1.08]        | [1.06]        | [1.05]        | [1.13]        |
| Age Squared                                | 0.002        | 0.002         | 0.002         | 0.002         | 0.002         |
|  | [2.26]*      | [2.18]*       | [2.18]*       | [2.15]*       | [2.17]*       |
| Married                                    | 0.47         | 0.478         | 0.484         | 0.472         | 0.479         |
|  | [4.97]**     | [5.01]**      | [5.09]**      | [4.96]**      | [5.02]**      |
| Long term health problem                   | -0.026       | -0.031        | -0.023        | -0.036        | -0.033        |
|  | [0.49]       | [0.57]        | [0.43]        | [0.66]        | [0.61]        |
| Equivalent Gross HH Income                 | 0            | 0             | 0             | 0             | 0             |
|  | [0.20]       | [0.06]        | [0.22]        | [0.19]        | [0.11]        |
| Number Persons in Household                | 0.076        | 0.078         | 0.067         | 0.079         | 0.078         |
|  | [2.55]**     | [2.61]**      | [2.25]*       | [2.64]**      | [2.60]**      |
| b16e Trigger-gained family                 | 0.028        | -0.023        | -0.004        | -0.006        | 0.022         |
|  | [0.34]       | [0.28]        | [0.05]        | [0.07]        | [0.27]        |
| b16j Trigger-death of friend               | -0.042       | -0.046        | -0.044        | -0.037        | -0.049        |
|  | [0.80]       | [0.87]        | [0.84]        | [0.70]        | [0.92]        |
| b16i Trigger-death of other rel            | 0.021        | 0.022         | 0.019         | 0.014         | 0.018         |
|  | [0.45]       | [0.46]        | [0.41]        | [0.30]        | [0.38]        |
| b16h Trigger-death of spouse/child         | 0.133        | 0.15          | 0.153         | 0.151         | 0.105         |
|  | [0.70]       | [0.79]        | [0.80]        | [0.79]        | [0.55]        |
| b16s Trigger-financial improvement         | 0.101        | 0.112         | 0.125         | 0.108         | 0.108         |
|  | [1.38]       | [1.52]        | [1.70]        | [1.46]        | [1.46]        |
| b16t Trigger-financial worsening           | -0.067       | -0.039        | -0.073        | -0.065        | -0.097        |
|  | [0.68]       | [0.39]        | [0.74]        | [0.65]        | [0.98]        |
| b16p Trigger-fired                         | -0.057       | -0.052        | -0.034        | -0.039        | -0.056        |
|  | [0.69]       | [0.62]        | [0.40]        | [0.47]        | [0.67]        |
| b16g Trigger-injury torel/family           | -0.036       | -0.039        | -0.031        | -0.036        | -0.042        |
|  | [0.92]       | [1.02]        | [0.80]        | [0.92]        | [1.09]        |
| b16f Trigger-injury to self                | -0.133       | -0.161        | -0.163        | -0.149        | -0.153        |
|  | [2.19]*      | [2.63]**      | [2.68]**      | [2.43]*       | [2.50]*       |
| b16n Trigger-family member jailed          | -0.211       | -0.267        | -0.26         | -0.225        | -0.217        |
|  | [1.34]       | [1.68]        | [1.63]        | [1.42]        | [1.36]        |
| b16m Trigger-jailed                        | 0.235        | 0.318         | 0.377         | 0.425         | 0.315         |
|  | [0.52]       | [0.70]        | [0.83]        | [0.94]        | [0.69]        |
| b16q Trigger-changed jobs                  | 0.035        | 0.05          | 0.041         | 0.037         | 0.05          |
|  | [0.85]       | [1.18]        | [0.98]        | [0.89]        | [1.18]        |
| b16a Trigger-married                       | 0.147        | 0.115         | 0.134         | 0.136         | 0.142         |
|  | [1.69]       | [1.30]        | [1.53]        | [1.55]        | [1.62]        |
| b16u Trigger-moved                         | 0.103        | 0.101         | 0.099         | 0.105         | 0.104         |
|  | [2.54]*      | [2.48]*       | [2.44]*       | [2.57]*       | [2.54]*       |
| b16l Trigger-victim of property crime      | -0.096       | -0.091        | -0.093        | -0.088        | -0.095        |
|  | [1.72]       | [1.62]        | [1.67]        | [1.57]        | [1.69]        |
| b16d Trigger-pregnancy                     | 0.164        | 0.171         | 0.172         | 0.175         | 0.159         |
|  | [2.08]*      | [2.16]*       | [2.17]*       | [2.20]*       | [2.00]*       |
| b16r Trigger-promoted                      | -0.033       | -0.027        | -0.029        | -0.025        | -0.024        |
|  | [0.66]       | [0.52]        | [0.57]        | [0.49]        | [0.47]        |
| b16c Trigger-reconciled                    | 0.021        | 0.01          | -0.019        | 0.033         | 0.021         |
|  | [0.15]       | [0.07]        | [0.14]        | [0.24]        | [0.15]        |
| b16o Trigger-retired                       | -0.345       | -0.342        | -0.308        | -0.274        | -0.346        |
|  | [1.62]       | [1.59]        | [1.44]        | [1.28]        | [1.61]        |
| b16b Trigger-separated                     | -0.054       | -0.095        | -0.071        | -0.076        | -0.087        |
|  | [0.69]       | [1.20]        | [0.91]        | [0.96]        | [1.10]        |
| b16k Trigger-victim of violence            | -0.085       | -0.088        | -0.051        | -0.091        | -0.083        |
|  | [0.66]       | [0.68]        | [0.40]        | [0.71]        | [0.64]        |
| Constant                                   | 6.987        | 7.299         | 7.298         | 7.324         | 7.543         |
|  | [5.54]**     | [5.74]**      | [5.76]**      | [5.78]**      | [5.92]**      |
| Observations                               | 11697        | 11697         | 11697         | 11697         | 11697         |
| Number of Persons                          | 7625         | 7625          | 7625          | 7625          | 7625          |
| R-squared                                  | 0.06         | 0.04          | 0.05          | 0.05          | 0.04          |

Absolute value of t statistics in brackets  
 \* significant at 5%; \*\* significant at 1%